



Bank Holding Company Performance Report September 30, 2022—FR BHCPR

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BHC Name [NORTHWEST BANCSHARES INC](#)

City/State [COLUMBUS, OH](#)

Bank Holding Company Information

Federal Reserve District: [4](#)

Consolidated Assets (\$000): [14,049,774](#)

Peer Group Number: [1](#) Number in Peer Group: [132](#)

Number of Bank Subsidiaries: [1](#)

Peer Group Number	Description
1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

1	Consolidated assets equal to or greater than \$10 billion
2	Consolidated assets between \$3 billion and \$10 billion
3	Consolidated assets between \$1 billion and \$3 billion
4	Consolidated assets between \$500 million and \$1 billion
5	Consolidated assets less than \$500 million (starting March 2006 includes former peer group 6)
6	Consolidated assets less than \$300 million (valid only prior to March 2006. Starting March 2003 includes former peer group 7)
7	Consolidated assets less than \$150 million (valid only prior to March 2003)
9	Atypical and second-tier holding companies

Mailing Address:

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[COLUMBUS, OH 43219](#)

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Summary Ratios

	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Average assets (\$000)	14,202,217		14,888,742		14,797,796		13,184,929		10,486,870						
Net income (\$000)	99,017		124,267		154,323		74,854		110,432						
Number of BHCs in peer group	132		132		130		128		125						
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Earnings and Profitability:															
Percent of Average Assets															
Net interest income (tax equivalent)	3.01	2.79	66	2.83	2.65	61	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78
+ Non-interest income	0.77	0.94	51	1.04	1.09	53	0.97	1.04	54	1	1.21	47	0.95	1.32	39
- Overhead expense	2.39	2.18	71	2.49	2.21	75	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68
- Provision for credit losses	0.16	0.10	75	-0.09	-0.12	49	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72
+ Securities gains (losses)	0	0	25	0	0.01	3	0	0.01	7	0	0.02	40	0	0.01	51
+ Other tax equivalent adjustments	0	0	11	0	0	49	0	0	83	0	0	0	0	0	8
= Pretax net operating income (tax equivalent)	1.23	1.46	24	1.47	1.76	28	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31
Net operating income	0.93	1.10	25	1.11	1.34	30	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30
Net income	0.93	1.10	25	1.11	1.34	30	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30
Net income (Subchapter S adjusted)		1.56			2.06			1.97			1.18				1.17
Percent of Average Earning Assets															
Interest income (tax equivalent)	3.37	3.36	53	3.40	3.12	68	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64
Interest expense	0.17	0.35	23	0.21	0.26	48	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16
Net interest income (tax equivalent)	3.20	3.01	57	3.19	2.85	72	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75
Losses, Allowance, and Past Due + Nonaccrual															
Net loan and lease losses / Average loans and leases	0.02	0.09	34	0.19	0.12	70	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63
Earnings coverage of net loan and lease losses (X)	109.06	36.38	79	10.34	26.30	32	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33
Allowance for loan and lease losses / Total loans and leases not held-for-sale	1.02	1.17	36	1.08	1.32	30	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35
Allowance for loan and lease losses / Total loans and leases	1.02	1.15	37	1.08	1.30	31	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37
Nonaccrual loans and leases + OREO / Total loans and leases + OREO	0.79	0.39	90	1.75	0.58	94	1.59	0.49	94	1	0.71	78	0.79	0.57	75
30–89 days past due loans and leases / Total loans and leases	0.21	0.33	48	0.19	0.29	40	0.54	0.32	81	0.64	0.39	80	0.72	0.43	80
Liquidity and Funding															
Net noncore funding dependence	1.90	5.89	35	-6.03	-3.31	42	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19
Net short-term noncore funding dependence	1.18	0.87	48	-6.86	-9.17	51	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36
Net loans and leases / Total assets	75.69	63.09	81	69.65	58.81	79	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95
Capitalization															
Tier 1 leverage ratio	11.02	9.22	87	9.53	9.07	68	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91
Holding company equity capital / Total assets	10.39	9.68	60	10.78	10.79	51	10.83	10.71	54	11.01	11.16	46	12.72	12.43	55
Total equity capital (including minority interest) / Total assets	10.39	9.81	59	10.78	10.91	50	10.83	10.82	53	11.01	11.29	44	12.72	12.57	53
Common equity tier 1 capital / Total risk-weighted assets	13.06	11.79	75	13.46	12.64	68	13.69	12.42	74	12.89	12.38	64	13.58	12.17	78
Net loans and leases / Equity capital (X)	7.28	6.64	67	6.46	5.47	71	6.26	5.53	65	6.80	5.58	75	6.48	5.21	76
Cash dividends / Net income	76.83	31.93	95	60.32	27.22	95	64.98	28.27	96	124.42	42.30	95	68.98	33.12	94
Cash dividends / Net income (Subchapter S adjusted)		71.62			-3.51			3.14			-0.65			-12.02	
Growth Rates															
Assets	-3.04	6.04	18	3.92	9.51	24	4.62	10.50	26	31.35	16.68	84	9.59	9.26	64
Equity capital	-6.53	-3.83	48	0.94	7.52	16	2.92	7.46	34	13.70	6.99	82	7.61	10.49	49
Net loans and leases	5.37	14.48	18	-5.32	-0.66	30	-5.24	3.36	19	19.34	9.07	82	9.33	9.10	65
Noncore funding	-4.75	36.20	23	-39.31	-21.64	24	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72
Parent Company Ratios															
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Long-term debt / Equity capital	7.79	11.91	48	7.91	10.65	51	7.80	10.95	51	8.02	13.56	48	0	13.04	13
Equity investment in subsidiaries / Equity capital	102.39	104.01	48	105.85	103.15	71	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16
Cash from ops + noncash items + op expense / Op expense + dividends	1.48	118.32	16	1.20	155.61	3	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Income Statement—Revenues and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Interest and fees on loans.....	305,451	314,440	414,395	440,339	409,769	-2.86	16.29
Income from lease financing receivables.....	0	0	0	0	0		
Fully taxable income on loans and leases.....	304,982	313,677	413,487	439,301	409,179	-2.77	16.25
Tax-exempt income on loans and leases.....	469	763	908	1,038	590	-38.53	54.79
Estimated tax benefit on income on loans and leases.....	378	598	714	1,012	642	-36.78	-5.68
Income on loans and leases (tax equivalent).....	305,829	315,038	415,109	441,351	410,411	-2.92	16.26
Investment interest income (tax equivalent).....	28,130	20,874	28,480	23,434	21,781	34.76	90.31
Interest on balances due from depository institutions.....	3,446	727	1,194	719	600	374.00	139.31
Interest income on other earning assets.....	345	355	446	1,015	1,109	-2.82	7.48
Total interest income (tax equivalent).....	337,750	336,994	445,229	466,519	433,901	0.22	20.80
Interest on time deposits of \$250K or more	707	1,147	1,431	3,521	3,069	-38.36	-30.41
Interest on time deposits < \$250K.....	4,890	8,698	11,021	19,382	24,010	-43.78	-50.55
Interest on foreign office deposits	0	0	0	0	0		
Interest on other deposits	4,651	4,982	6,670	12,992	22,137	-6.64	-24.77
Interest on other borrowings and trading liabilities.....	3,457	2,361	3,144	4,881	7,698	46.42	-5.62
Interest on subordinated debt and mandatory convertible securities	3,603	3,799	4,980	1,561	0	-5.16	
Total interest expense.....	17,308	20,987	27,246	42,337	56,914	-17.53	-16.59
Net interest income (tax equivalent).....	320,442	316,007	417,983	424,182	376,987	1.40	23.79
Non-interest income.....	81,997	116,365	143,466	131,722	99,441	-29.53	-2.93
Adjusted operating income (tax equivalent)	402,439	432,372	561,449	555,904	476,428	-6.92	17.22
Overhead expense.....	254,507	278,364	369,363	376,618	311,148	-8.57	14.67
Provision for credit losses.....	17,413	-9,974	-11,883	83,975	22,659		31.66
Securities gains (losses)	-7	-172	-176	235	50		
Other tax equivalent adjustments	-2	0	1	0	-1		
Pretax net operating income (tax equivalent).....	130,510	163,810	203,794	95,546	142,670	-20.33	19.00
Applicable income taxes	29,450	37,535	46,801	17,672	30,679	-21.54	-15.54
Tax equivalent adjustments	2,043	2,008	2,670	3,020	1,559	1.74	-17.79
Applicable income taxes (tax equivalent).....	31,493	39,543	49,471	20,692	32,238	-20.36	-15.69
Minority interest	0	0	0	0	0		
Net income before discontinued operations, net of minority interest	99,017	124,267	154,323	74,854	110,432	-20.32	36.92
Discontinued operations, net of applicable income taxes.....	0	0	0	0	0		
Net income attributable to holding company.....	99,017	124,267	154,323	74,854	110,432	-20.32	36.92
Memoranda							
Net income - holding company and noncontrolling (minority) interest.....	99,017	124,267	154,323	74,854	110,432	-20.32	36.92
Investment securities income (tax equivalent).....	28,130	20,874	28,480	23,434	21,781	34.76	90.31
US Treasury and agency securities (excluding mortgage-backed securities)	2,002	1,947	2,577	1,943	3,253	2.82	-18.68
Mortgage-backed securities	22,201	15,720	21,463	17,416	16,670	41.23	166.61
All other securities	3,927	3,207	4,440	4,075	1,858	22.46	-1.63
Cash dividends declared.....	76,070	74,960	100,274	93,132	76,173	1.48	55.70
Common	76,070	74,960	100,274	93,132	76,173	1.48	55.70
Preferred.....	0	0	0	0	0		

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Relative Income Statement and Margin Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Average Assets															
Interest income (tax equivalent)	3.17	3.12	60	3.02	2.90	58	3.01	2.85	62	3.54	3.27	70	4.14	4	64
Less: Interest expense	0.16	0.33	24	0.19	0.24	47	0.18	0.23	48	0.32	0.48	29	0.54	0.98	17
Equals: Net interest income (tax equivalent)	3.01	2.79	66	2.83	2.65	61	2.82	2.60	65	3.22	2.77	79	3.59	3.01	78
Plus: Non-interest income	0.77	0.94	51	1.04	1.09	53	0.97	1.04	54	1	1.21	47	0.95	1.32	39
Equals: adjusted operating income (tax equivalent)	3.78	3.77	58	3.87	3.80	62	3.79	3.70	63	4.22	4.04	65	4.54	4.41	60
Less: Overhead expense	2.39	2.18	71	2.49	2.21	75	2.50	2.17	77	2.86	2.57	71	2.97	2.69	68
Less: Provision for credit losses	0.16	0.10	75	-0.09	-0.12	49	-0.08	-0.09	45	0.64	0.51	71	0.22	0.15	72
Plus: Realized gains (losses) on held-to-maturity securities	0	0	48	0	0	50	0	0	49	0	0	46	0	0	49
Plus: Realized gains (losses) on available-for-sale securities	0	0	24	0	0.01	3	0	0.01	6	0	0.02	40	0	0.01	51
Plus: other tax equivalent adjustments	0	0	11	0	0	49	0	0	83	0	0	48	0	0	8
Equals: Pretax net operating income (tax equivalent)	1.23	1.46	24	1.47	1.76	28	1.38	1.66	29	0.72	1.04	20	1.36	1.56	31
Less: Applicable income taxes (tax equivalent)	0.30	0.34	31	0.35	0.41	34	0.33	0.38	36	0.16	0.23	27	0.31	0.36	35
Less: Minority interest	0	0	43	0	0	41	0	0	40	0	0	42	0	0	36
Equals: Net operating income	0.93	1.10	25	1.11	1.34	30	1.04	1.26	27	0.57	0.81	23	1.05	1.19	30
Plus: Net extraordinary items	0	0	51	0	0	49	0	0	50	0	0	50	0	0	50
Equals: Net income	0.93	1.10	25	1.11	1.34	30	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30
Memo: Net income (last four quarters)	0.90	1.10	20	1.08	1.30	32	1.04	1.26	27	0.57	0.82	23	1.05	1.19	30
Net income—BHC and noncontrolling (minority) interest	0.93	1.11	24	1.11	1.35	28	1.04	1.27	25	0.57	0.83	23	1.05	1.20	30
Margin Analysis															
Average earning assets / Average assets	94.16	92.93	68	88.72	93.09	9	89.81	93.08	11	89.23	92.32	14	90.39	91.05	40
Average interest-bearing funds / Average assets	65.98	60.58	75	63.04	61.98	63	63.61	61.99	64	64.46	64.06	56	66.36	65.57	51
Interest income (tax equivalent) / Average earning assets	3.37	3.36	53	3.40	3.12	68	3.35	3.06	68	3.97	3.55	75	4.58	4.41	64
Interest expense / Average earning assets	0.17	0.35	23	0.21	0.26	48	0.21	0.25	49	0.36	0.52	30	0.60	1.08	16
Net interest income (tax equivalent) / Average earning assets	3.20	3.01	57	3.19	2.85	72	3.15	2.80	73	3.61	3.01	83	3.98	3.33	75
Yield or Cost															
Total loans and leases (tax equivalent)	3.97	4.24	30	4.05	4.07	54	4.03	4.01	56	4.34	4.27	58	4.77	5.09	33
Interest-bearing bank balances	0.66	0.79	30	0.12	0.13	35	0.13	0.14	44	0.16	0.27	20	2.14	2.04	50
Federal funds sold and reverse repos		1.05			0.25			0.25			0.68			2.44	
Trading assets		0.57			0.45			0.45			0.60			0.99	
Total earning assets	3.35	3.33	54	3.38	3.09	68	3.33	3.04	68	3.94	3.51	76	4.56	4.36	65
Investment securities (tax equivalent)	1.59	1.96	16	1.40	1.77	25	1.39	1.77	23	2.16	2.25	41	2.58	2.76	36
US Treasury and agency securities (excluding mortgage-backed securities)	1.09	1.38	28	1.05	1.23	37	1.04	1.14	43	1.56	1.75	39	2.04	2.32	36
Mortgage-backed securities	1.50	1.87	15	1.17	1.55	15	1.17	1.57	14	1.73	2.05	22	2.54	2.61	43
All other securities	3.81	2.89	83	3.78	2.85	80	3.81	2.81	82	4.18	3.24	83	5.58	4.06	85
Interest-bearing deposits	0.12	0.35	14	0.18	0.22	44	0.17	0.21	47	0.36	0.53	32	0.70	1.10	22
Time deposits of \$250K or more	0.89	0.61	81	1.02	0.70	80	0.99	0.66	81	2.08	1.42	90	2.07	1.96	56
Time deposits < \$250K	0.60	0.58	57	0.85	0.67	72	0.83	0.62	75	1.31	1.36	46	1.72	1.82	38
Other domestic deposits	0.08	0.31	6	0.09	0.16	32	0.09	0.15	35	0.20	0.36	21	0.44	0.93	12
Foreign deposits		0.52			0.12			0.14			0.42			1.19	
Federal funds purchased and repos	0.19	0.88	22	0.19	0.18	72	0.19	0.17	72	0.25	0.62	18	0.24	1.86	9
Other borrowed funds and trading liabilities	1.74	1.55	55	0.10	1.29	15	0.10	1.27	13	0.62	1.50	13	2.29	2.38	43
All interest-bearing funds	0.25	0.54	16	0.30	0.38	40	0.29	0.37	44	0.50	0.74	26	0.82	1.49	14

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Non-interest Income and Expenses

Dollar Amount in Thousands	09/30/2022	09/30/2021		12/31/2021		12/31/2020		12/31/2019						
Non-interest Income and Expenses														
Total non-interest income	81,997		116,365		143,466		131,722		99,441					
Fiduciary activities income	8,775		9,353		12,304		9,208		7,460					
Service charges on deposit accounts - domestic	20,740		18,055		24,832		24,923		21,817					
Trading revenue.....	0		0		0		0		0					
Investment banking fees and commissions.....	11,993		11,264		15,137		11,046		9,473					
Insurance activities revenue.....	641		4,154		4,302		9,799		8,929					
Venture capital revenue.....	0		0		0		0		0					
Net servicing fees	1,298		4,369		5,477		5,595		1,680					
Net securitization income	0		0		0		0		0					
Net gains (losses) on sales of loans, OREO, other assets.....	5,940		40,190		42,767		21,097		3,312					
Other non-interest income.....	32,610		28,980		38,647		50,054		46,770					
Total overhead expenses	254,507		278,364		369,363		376,618		311,148					
Personnel expense.....	154,953		164,337		217,548		206,734		177,901					
Net occupancy expense.....	26,139		28,231		36,486		35,742		33,661					
Goodwill impairment losses	0		0		0		0		0					
Amortization expenses and impairment loss (other intangible assets).....	3,345		4,348		5,553		6,856		6,543					
Other operating expenses.....	70,070		81,448		109,776		127,286		93,043					
Fee income on mutual funds and annuities.....	1,993		2,487		3,265		2,722		2,460					
Memoranda														
Assets under management in proprietary mutual funds and annuities.....	0		0		0		0		0					
Number of equivalent employees	2,191		2,404		2,332		2,419		2,209					
Average personnel expense per employee.....	70.72		68.36		93.29		85.46		80.53					
Average assets per employee.....	6,482.07		6,193.32		6,345.54		5,450.57		4,747.34					
BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Analysis Ratios														
Mutual fund fee income / Non-interest income	2.43	2.43	56	2.14	2.14	53	2.28	2.17	53	2.07	2.02	57	2.47	2.72
Overhead expenses / Net Interest Income + non-interest income	63.56	58.02	74	64.68	58.85	74	66.10	59.28	77	68.12	62.28	76	65.52	61.29
Percent of Average Assets														
Total overhead expense	2.39	2.18	71	2.49	2.21	75	2.50	2.17	77	2.86	2.57	71	2.97	2.69
Personnel expense.....	1.45	1.20	79	1.47	1.23	76	1.47	1.21	79	1.57	1.30	77	1.70	1.41
Net occupancy expense.....	0.25	0.22	60	0.25	0.24	61	0.25	0.23	58	0.27	0.26	57	0.32	0.28
Other operating expenses.....	0.69	0.73	52	0.77	0.72	66	0.78	0.72	69	1.02	0.94	72	0.95	0.97
Overhead less non-interest income	1.62	1.22	84	1.45	1.08	81	1.53	1.10	85	1.86	1.25	85	2.02	1.32
Percent of Adjusted Operating Income (Tax Equivalent)														
Total overhead expense	63.24	57.55	76	64.38	58.34	75	65.79	58.83	78	67.75	61.82	77	65.31	60.64
Personnel expense.....	38.50	31.86	87	38.01	32.89	77	38.75	32.93	79	37.19	32.36	77	37.34	32.39
Net occupancy expense.....	6.50	5.98	57	6.53	6.26	54	6.50	6.23	54	6.43	6.58	48	7.07	6.52
Other operating expenses.....	18.24	19.14	44	19.84	18.68	57	20.54	19.18	60	24.13	22.28	72	20.90	21.20
Total non-interest income	20.38	24.10	47	26.91	28.20	53	25.55	27.67	48	23.70	28.83	41	20.87	29.23
Fiduciary activities income	2.18	2.13	61	2.16	2.27	54	2.19	2.20	55	1.66	2.09	51	1.57	1.97
Service charges on domestic deposit accounts	5.15	3.30	81	4.18	3.25	67	4.42	3.27	70	4.48	3.27	70	4.58	3.88
Trading revenue.....	0	0.57	34	0	0.68	25	0	0.62	27	0	1.28	25	0	1.18
Investment banking fees and commissions.....	2.98	2.15	70	2.61	2.46	68	2.70	2.58	68	1.99	2.46	60	1.99	3.54
Insurance activities revenue.....	0.16	0.36	65	0.96	0.38	81	0.77	0.36	79	1.76	0.41	88	1.87	0.47
Venture capital revenue.....	0	0.01	44	0	0.03	45	0	0.04	44	0	0.01	44	0	0.02
Net servicing fees	0.32	1.23	48	1.01	0.56	78	0.98	0.60	78	1.01	0.01	88	0.35	0.28
Net securitization income	0	0	46	0	0.01	43	0	0.01	44	0	0	45	0	0.01
Net gain (loss) - sales of loans, OREO, and other assets	1.48	1.19	64	9.30	3.64	86	7.62	3.30	85	3.80	3.92	63	0.70	1.86
Other non-interest income.....	8.10	8.80	57	6.70	9.39	38	6.88	9.27	37	9	9.65	55	9.82	10.04
Overhead less non-interest income	42.87	32.79	84	37.47	29.67	73	40.23	30.52	79	44.05	31.93	80	44.44	31.06
Applicable income taxes / Pretax net operating income (tax equivalent).....	22.57	21.50	64	22.91	21.49	65	22.96	21.18	71	18.50	18.63	42	21.50	20.56
Applicable income tax + TE / Pretax net operating income + TE	24.13	23.57	60	24.14	23.11	68	24.28	22.67	72	21.66	21.18	46	22.60	23.23

Note: Taxable-equivalent income items are not presented for a BHC exempt from reporting Y-9C Schedule HI Memorandum Items 1 and 2.

Assets

	Dollar Amount in Thousands						Percent Change	
		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	1-Year	5-Year
Real estate loans	7,480,990	7,499,090	7,327,056	7,866,263	6,957,839	-0.24	15.86	
Commercial and industrial loans	1,073,306	809,192	785,626	1,108,140	635,627	32.64	100.01	
Loans to individuals	2,115,762	1,817,000	1,837,988	1,519,264	1,149,358	16.44	209.90	
Loans to depository institutions and acceptances of other banks	268	10	0	12	0	2580.00		
Agricultural loans	9,638	13,742	12,669	13,290	11,049	-29.86	13.62	
Other loans and leases	64,342	62,777	55,522	92,330	73,301	2.49	22.23	
Less: Unearned income	0	0	0	0	0			
Loans and leases, net of unearned income	10,744,306	10,201,811	10,018,861	10,599,299	8,827,174	5.32	38.87	
Less: Allowance for loan and lease losses	109,819	109,767	102,241	134,427	57,941	0.05	92.91	
Net loans and leases	10,634,487	10,092,044	9,916,620	10,464,872	8,769,233	5.37	38.46	
Debt securities that reprice or mature in over 1 year	2,135,277	2,168,124	2,273,256	1,462,827	683,161	-1.51	193.55	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Subtotal	12,769,764	12,260,168	12,189,876	11,927,699	9,452,394	4.16	51.86	
Interest-bearing bank balances	43,035	1,021,989	1,247,121	657,179	33,711	-95.79	-45.55	
Federal funds sold and reverse repos	0	0	0	0	0		-100.00	
Debt securities that reprice or mature within 1 year	15,925	33,986	43,490	115,000	154,775	-53.14	-90.80	
Trading assets	0	0	0	0	0			
Total earning assets	12,828,724	13,316,143	13,480,487	12,699,878	9,640,880	-3.66	48.11	
Non-interest-bearing cash and due from depository institutions	164,799	161,159	143,296	221,639	149,038	2.26	6.46	
Premises, fixed assets, and leases	202,801	211,386	211,068	208,023	196,516	-4.06	33.59	
Other real estate owned	450	809	873	2,232	950	-44.38	-91.77	
Investment in unconsolidated subsidiaries	3,679	3,679	3,679	3,679	3,679	0.00	10.22	
Intangible and other assets	849,321	796,956	780,091	838,139	647,163	6.57	49.38	
Total assets	14,049,774	14,490,132	14,619,494	13,973,590	10,638,226	-3.04	47.19	
Quarterly average assets	13,953,639	15,683,800	14,524,958	14,153,149	10,694,530	-11.03	45.32	
Average loans and leases (YTD)	10,259,063	10,376,452	10,309,490	10,177,060	8,603,187	-1.13	33.42	
Memoranda								
Loans held-for-sale	15,834	27,411	25,056	58,786	7,709	-42.23	1045.73	
Loans not held-for-sale	10,728,472	10,174,400	9,993,805	10,540,513	8,819,465	5.45	38.69	
Real estate loans secured by 1–4 family	4,797,302	4,468,761	4,436,188	4,708,019	4,364,536	7.35	14.17	
Commercial real estate loans	2,603,289	2,935,846	2,802,265	3,049,681	2,480,230	-11.33	20.55	
Construction and land development	252,473	304,352	259,756	344,818	247,010	-17.05	20.32	
Multifamily	361,953	473,631	459,324	486,138	486,441	-23.58	-18.69	
Nonfarm nonresidential	1,988,863	2,157,863	2,083,185	2,218,725	1,746,779	-7.83	32.19	
Real estate loans secured by farmland	80,399	94,483	88,603	108,563	113,073	-14.91	-15.75	
Total investment securities	2,151,202	2,202,110	2,316,746	1,577,827	837,936	-2.31	138.64	
U.S. Treasury securities	0	0	0	0	14,991			
US agency securities (excluding mortgage-backed securities)	224,583	226,627	245,003	201,491	102,165	-0.90	-2.48	
Municipal securities	106,176	126,530	128,701	116,813	26,050	-16.09	99.53	
Mortgage-backed securities	1,804,739	1,847,476	1,941,618	1,257,600	691,193	-2.31	207.45	
Asset-backed securities	2,564	1,477	1,424	1,923	2,618	73.60	-90.45	
Other debt securities	13,140	0	0	0	919		320.35	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Available-for-sale securities	1,251,791	1,583,715	1,548,592	1,398,940	819,901	-20.96	43.97	
U.S. Treasury securities	0	0	0	0	14,991			
US agency securities (excluding mortgage-backed securities)	100,129	102,177	120,552	133,501	102,165	-2.00	-56.52	
Municipal securities	106,176	126,530	128,701	116,813	26,050	-16.09	99.53	
Mortgage-backed securities	1,029,782	1,353,531	1,297,915	1,146,703	673,158	-23.92	85.53	
Asset-backed securities	2,564	1,477	1,424	1,923	2,618	73.60	-90.45	
Other debt securities	13,140	0	0	0	919		320.35	
Mutual funds and equity securities	0	0	0	0	0		-100.00	
Held-to-maturity securities appreciation (depreciation)	-128,173	-8,619	-16,639	779	188			
Available-for-sale securities appreciation (depreciation)	-215,092	-3,389	-16,411	23,256	4,406			
Structured notes, fair value	18,079	192	20,109	241	294	9316.15	1594.38	
Pledged securities	249,522	184,565	227,463	160,311	121,787	35.19	76.44	

Liabilities and Changes in Capital

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
						1-Year	5-Year
Demand deposits	3,293,675	3,265,558	3,360,694	2,938,185	1,790,291	0.86	87.94
NOW, ATS and transaction accounts	2,698,742	2,800,885	2,809,200	2,631,935	1,856,326	-3.65	94.87
Time deposits less brokered deposits < \$250K	975,442	1,257,426	1,202,976	1,458,667	1,423,272	-22.43	-25.17
MMDA and other savings accounts	4,904,432	4,855,920	4,933,642	4,484,963	3,468,836	1.00	43.02
Other non-interest-bearing deposits	0	0	0	0	0	0	
Core deposits	11,872,291	12,179,789	12,306,512	11,513,750	8,538,725	-2.52	50.85
Time deposits of \$250K or more	91,420	129,407	123,735	181,674	142,006	-29.35	-26.96
Foreign deposits	0	0	0	0	0		
Federal funds purchased and repos	98,316	126,496	139,093	137,661	92,736	-22.28	-14.80
Secured federal funds purchased	0	0	0	0	0		
Commercial paper	0	0	0	0	0		
Other borrowings w/remaining maturity of 1 year or less	51,722	0	0	22,054	153,600		
Other borrowings w/remaining maturity over 1 year	59,356	59,173	57,727	52,206	52,092	0.31	
Brokered deposits < \$250K	248	992	744	1,735	4,085	-75.00	-96.53
Noncore funding	301,062	316,068	321,299	395,330	444,519	-4.75	21.54
Trading liabilities	0	0	0	0	0		
Subordinated notes and debentures + trust preferred securities	243,002	252,475	252,629	252,123	121,800	-3.75	118.50
Other liabilities	173,633	180,032	155,483	273,684	179,897	-3.55	57.17
Total liabilities	12,589,988	12,928,364	13,035,923	12,434,887	9,284,941	-2.62	50.97
Equity Capital							
Perpetual preferred stock (including surplus)	105	105	105	105	0	0.00	
Common stock	1,269	1,265	1,266	1,270	1,069	0.32	23.68
Common surplus	1,017,084	1,007,994	1,010,300	1,015,397	805,750	0.90	39.68
Retained earnings	632,476	604,787	609,529	555,480	583,407	4.58	25.92
Accumulated other comprehensive income	-191,148	-52,383	-37,629	-33,549	-36,941		
Other equity capital components	0	0	0	0	0		
Total holding company equity capital	1,459,786	1,561,768	1,583,571	1,538,703	1,353,285	-6.53	21.06
Noncontrolling (minority) interest in subsidiaries	0	0	0	0	0		
Total equity capital, including minority interest	1,459,786	1,561,768	1,583,571	1,538,703	1,353,285	-6.53	21.06
Total liabilities and capital	14,049,774	14,490,132	14,619,494	13,973,590	10,638,226	-3.04	47.19
Memoranda							
Non-interest-bearing deposits	3,293,675	3,265,558	3,360,694	2,938,185	1,790,291	0.86	87.94
Interest-bearing deposits	8,670,284	9,044,630	9,070,297	8,758,974	6,894,525	-4.14	38.73
Total deposits	11,963,959	12,310,188	12,430,991	11,697,159	8,684,816	-2.81	49.50
Long-term debt that reprices within 1 year	0	0	0	0	0		
Changes in Holding Company Equity Capital							
Equity capital, previous year-end as amended	1,583,571	1,538,703	1,538,703	1,353,285	1,257,638		
Accounting restatements	0	0	0	-9,649	-1,226		
Net income	99,017	124,267	154,323	74,854	110,432		
Net sale of new perpetual preferred stock	0	0	0	0	0		
Net sale of new common stock	6,787	-7,408	-5,101	-3,453	16,571		
Sale of treasury stock	0	0	0	0	0		
Less: Purchase of treasury stock	0	0	0	0	0		
Changes incident to business combinations	0	0	0	213,406	43,288		
Less: Dividends declared	76,070	74,960	100,274	93,132	76,173		
Change in other comprehensive income	-153,519	-18,834	-4,080	3,392	2,755		
Changes in debit to ESOP liability	0	0	0	0	0		
Other adjustments to equity capital	0	0	0	0	0		
Holding company equity capital, ending balance	1,459,786	1,561,768	1,583,571	1,538,703	1,353,285		

Percent Composition of Assets

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Real estate loans	53.25	39.88	75	51.75	36.06	82	50.12	36.25	80	56.29	36.22	89	65.40	37.78	95
Commercial and industrial loans	7.64	11.23	34	5.58	11.11	16	5.37	10.76	18	7.93	13.52	18	5.97	12.02	20
Loans to individuals	15.06	3.58	91	12.54	3.60	89	12.57	3.36	90	10.87	3.40	87	10.80	4.20	84
Loans to depository institutions and acceptances of other banks	0	0.02	70	0	0.02	66	0	0.02	34	0	0.03	63	0	0.04	29
Agricultural loans.....	0.07	0.19	63	0.09	0.21	62	0.09	0.18	61	0.10	0.19	64	0.10	0.24	65
Other loans and leases.....	0.46	4.52	12	0.43	4.26	12	0.38	4.47	10	0.66	4.63	11	0.69	5.01	8
Net loans and leases.....	75.69	63.09	81	69.65	58.81	79	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95
Debt securities over 1 year.....	15.20	18.76	36	14.96	18.32	39	15.55	19.46	38	10.47	15.55	28	6.42	14.60	11
Mutual funds and equity securities	0	0.05	12	0	0.05	13	0	0.06	13	0	0.05	13	0	0.06	13
Subtotal	90.89	83.05	89	84.61	78.17	75	83.38	79.22	61	85.36	78.16	79	88.85	79.65	88
Interest-bearing bank balances	0.31	3.61	5	7.05	9.37	37	8.53	8.50	51	4.70	7.51	32	0.32	3.06	8
Federal funds sold and reverse repos	0	0.52	27	0	0.53	27	0	0.54	28	0	0.82	26	0	1.57	25
Debt securities 1 year or less	0.11	1.71	9	0.23	1.51	18	0.30	1.56	20	0.82	1.68	35	1.45	1.91	55
Trading assets	0	0.59	20	0	0.58	19	0	0.49	19	0	1.01	17	0	1.19	15
Total earning assets.....	91.31	90.76	60	91.90	91.57	54	92.21	91.77	54	90.88	91.05	46	90.62	89.53	66
Non-interest cash and due from depository institutions.....	1.17	0.98	70	1.11	0.99	59	0.98	0.82	67	1.59	1.07	91	1.40	1.14	68
Other real estate owned.....	0	0.01	45	0.01	0.01	42	0.01	0.01	50	0.02	0.02	58	0.01	0.03	31
All other assets.....	7.52	8.19	39	6.99	7.39	45	6.81	7.35	43	7.53	7.82	44	7.97	9.27	34
Memoranda															
Short-term investments	0.42	6.75	1	7.29	12.31	27	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19
U.S. Treasury securities.....	0	1.98	7	0	1.18	12	0	1.47	10	0	0.84	17	0.14	1.03	46
US agency securities (excluding mortgage-backed securities)	1.60	0.81	75	1.56	0.75	78	1.68	0.82	78	1.44	0.63	80	0.96	0.54	73
Municipal securities	0.76	1.69	48	0.87	1.70	51	0.88	1.73	51	0.84	1.69	49	0.24	1.34	33
Mortgage-backed securities	12.85	12.93	52	12.75	13.46	48	13.28	14.14	48	9	11.75	41	6.50	11.44	21
Asset-backed securities	0.02	0.85	39	0.01	0.47	54	0.01	0.50	51	0.01	0.32	55	0.02	0.28	57
Other debt securities	0.09	0.51	43	0	0.51	8	0	0.53	8	0	0.42	10	0.01	0.39	28
Loans held-for-sale.....	0.11	0.30	57	0.19	0.50	48	0.17	0.55	50	0.42	0.52	56	0.07	0.39	30
Loans held for investment	76.36	63.03	83	70.22	58.34	82	68.36	58.06	78	75.43	61.72	88	82.90	63.50	95
Real estate loans secured by 1–4 family	34.15	12.79	96	30.84	11.57	95	30.34	11.46	95	33.69	11.91	96	41.03	13.29	97
Revolving	3.53	1.52	87	3.41	1.44	89	3.36	1.42	89	3.78	1.66	89	4.93	2.07	90
Closed-end, secured by first liens	28.54	10.86	94	25.24	9.73	93	24.90	9.67	93	27.32	9.81	96	32.36	10.69	95
Closed-end, secured by junior liens	2.07	0.19	97	2.19	0.19	97	2.08	0.17	97	2.60	0.22	97	3.74	0.28	98
Commercial real estate loans	18.53	24.89	34	20.26	22.35	41	19.17	22.69	40	21.82	22.22	46	23.31	22.23	50
Construction and land development	1.80	3.92	35	2.10	3.40	37	1.78	3.34	37	2.47	3.40	43	2.32	3.44	46
Multifamily.....	2.58	3.87	46	3.27	3.32	61	3.14	3.57	58	3.48	3.12	65	4.57	3.01	76
Nonfarm nonresidential	14.16	15.73	44	14.89	14.65	49	14.25	14.57	50	15.88	14.72	50	16.42	14.69	56
Real estate loans secured by farmland.....	0.57	0.34	74	0.65	0.35	75	0.61	0.30	77	0.78	0.33	79	1.06	0.36	82

Loan Mix and Analysis of Concentrations of Credit

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	69.63	62.29	54	73.51	60.51	70	73.13	61.05	65	74.21	57.15	81	78.82	57.46	84
Loan Mix, Percent of Gross Loans and Leases															
Real estate loans	44.65	20.65	93	43.80	20	94	44.28	19.86	95	44.42	19.43	94	49.44	20.75	95
Real estate loans secured by 1–4 family.....	4.61	2.39	83	4.84	2.47	83	4.91	2.43	82	4.98	2.64	82	5.94	3.15	83
Revolving	40.04	18.01	93	38.96	17.35	93	39.37	17.24	93	39.44	16.59	94	43.50	17.39	94
Closed-end.....	24.23	38.12	27	28.78	37.13	33	27.97	37.86	32	28.77	34.63	37	28.10	33.52	39
Construction and land development.....	2.35	6.10	28	2.98	5.69	30	2.59	5.65	30	3.25	5.26	38	2.80	5.09	38
1–4 family.....	0.40	1.40	43	0.64	1.19	49	0.62	1.18	48	0.38	0.93	39	0.19	0.94	31
Other.....	1.95	4.62	28	2.35	4.46	32	1.97	4.40	28	2.88	4.19	41	2.61	4.02	41
Multifamily.....	3.37	5.86	35	4.64	5.41	53	4.58	5.78	50	4.59	4.96	54	5.51	4.69	68
Nonfarm nonresidential	18.51	24.30	34	21.15	24.45	39	20.79	24.56	39	20.93	22.93	41	19.79	22.15	43
Owner-occupied.....	5.95	8.11	39	7.11	8.31	46	6.88	8.29	45	7.26	7.68	52	8.20	7.72	56
Other.....	12.56	15.95	35	14.05	15.83	42	13.91	15.94	41	13.68	14.95	43	11.59	14.34	40
Real estate loans secured by farmland.....	0.75	0.55	72	0.93	0.61	72	0.88	0.54	73	1.02	0.54	76	1.28	0.55	79
Loans to depository institutions and acceptances of other banks.....	0	0.04	70	0	0.03	66	0	0.04	34	0	0.06	63	0	0.11	29
Commercial and industrial loans	9.99	18.37	21	7.93	19.45	10	7.84	18.86	12	10.45	22.17	10	7.20	19.53	11
Loans to individuals	19.69	6.24	87	17.81	6.58	81	18.35	6.24	83	14.33	6.13	80	13.02	7.13	79
Credit card loans	0.48	0.53	75	0.49	0.51	75	0.50	0.53	74	0.49	0.65	72	0.65	0.81	72
Agricultural loans.....	0.09	0.31	60	0.13	0.38	59	0.13	0.34	58	0.13	0.32	62	0.13	0.37	59
Other loans and leases.....	0.60	8.16	10	0.62	8.42	12	0.55	8.75	9	0.87	9.09	11	0.83	9.85	8
Loans and Leases, Percent of Tier 1 Capital + ALLL (CECL transition adjusted)															
Real estate loans	467.54	411.16	56	481.20	383.43	72	469.92	391.81	65	513.77	381.27	78	535.09	391.26	70
Real estate loans secured by 1–4 family.....	299.82	133.66	91	286.75	124.74	92	284.51	126.06	91	307.49	125.03	94	335.65	138.18	94
Revolving	30.97	15.46	82	31.69	15.53	84	31.54	15.44	82	34.47	17.42	82	40.33	21.26	77
Closed-end.....	268.85	116.59	89	255.06	107.54	91	252.97	108.85	90	273.03	106.14	94	295.32	115.20	93
Commercial real estate loans	162.70	254.65	28	188.38	238.58	34	179.72	245.88	33	199.18	234.65	37	190.74	229.44	38
Construction and land development.....	15.78	39.81	31	19.53	36.07	34	16.66	35.95	30	22.52	35.62	39	19	34.95	38
1–4 family.....	2.70	9.02	42	4.17	7.44	50	3.97	7.42	50	2.62	6.34	42	1.29	6.61	31
Other.....	13.07	30.27	31	15.36	28.34	31	12.69	28.11	29	19.90	28.16	40	17.70	27.32	41
Multifamily.....	22.62	40.47	40	30.39	35.29	55	29.46	38.66	51	31.75	32.74	60	37.41	31.04	69
Nonfarm nonresidential	124.30	161.09	33	138.46	156.30	40	133.60	158.05	38	144.91	155.06	43	134.33	152.10	44
Owner-occupied.....	39.98	53.43	37	46.52	52.63	48	44.21	52.99	45	50.23	52.37	51	55.68	53.07	57
Other.....	84.32	105.96	37	91.95	100.99	42	89.39	102.54	40	94.68	100.54	46	78.65	97.41	42
Real estate loans secured by farmland.....	5.02	3.36	73	6.06	3.67	74	5.68	3.22	76	7.09	3.44	77	8.70	3.60	79
Loans to depository institutions and acceptances of other banks.....	0.02	0.26	70	0	0.20	65	0	0.21	34	0	0.28	63	0	0.44	29
Commercial and industrial loans	67.08	115.08	27	51.92	116.17	15	50.39	114.45	16	72.38	139.91	17	48.88	122.02	16
Loans to individuals	132.23	35.47	89	116.59	36.56	85	117.88	34.55	86	99.23	37.47	85	88.39	43.51	79
Credit card loans	3.23	2.79	75	3.21	2.58	75	3.24	2.77	75	3.41	3.30	74	4.42	4.34	75
Agricultural loans.....	0.60	1.73	61	0.88	2.03	61	0.81	1.86	61	0.87	1.88	64	0.85	2.18	61
Other loans and leases.....	4.02	50.11	10	4.03	47.63	9	3.56	51.06	9	6.03	49.54	11	5.64	52.44	8
Supplemental															
Non-owner occupied CRE loans / Gross loans	18.69	30.74	24	22.04	29.25	33	21.48	30.07	32	21.94	27.32	35	20.37	26.45	38
Non-owner occupied CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	125.53	205.31	28	144.28	187.63	36	138.01	195.33	33	151.90	183.76	37	138.29	178.57	37
Total CRE loans / Tier 1 capital + ALLL (CECL transition adjusted)	165.51	262.15	28	190.80	244.92	34	182.22	252.85	32	202.13	240.85	37	193.97	236.10	38

Liquidity and Funding

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Total Assets															
Short-term investments	0.42	6.75	1	7.29	12.31	27	8.83	11.47	42	5.53	11.17	24	1.77	7.63	19
Liquid assets	15.92	23.63	33	22.48	29.12	35	24.47	29.03	38	16.73	26.22	22	9.32	22.44	7
Investment securities	15.31	20.98	30	15.20	20.37	31	15.85	21.63	32	11.29	17.85	25	7.88	16.99	13
Net loans and leases	75.69	63.09	81	69.65	58.81	79	67.83	58.67	74	74.89	61.58	86	82.43	63.77	95
Net loans, leases and standby letters of credit	76.03	63.92	81	69.98	59.61	78	68.14	59.49	74	75.21	62.48	85	82.81	64.84	95
Core deposits	84.50	74.28	86	84.06	75.52	87	84.18	75.71	88	82.40	70.67	90	80.26	63.09	91
Noncore funding	2.14	12.30	6	2.18	10.15	7	2.20	10.30	6	2.83	14.13	6	4.18	19.36	4
Time deposits of \$250K or more	0.65	1.67	23	0.89	1.67	30	0.85	1.58	29	1.30	2.11	34	1.33	2.94	23
Foreign deposits	0	0.33	39	0	0.33	39	0	0.34	39	0	0.36	39	0	0.43	38
Federal funds purchased and repos	0.70	1.24	51	0.87	1.19	57	0.95	1.23	59	0.99	1.47	51	0.87	1.94	49
Secured federal funds purchased	0	0	48	0	0	49	0	0	49	0	0	48	0	0	49
Net federal funds purchased (sold)	0.70	0.58	62	0.87	0.54	68	0.95	0.54	69	0.99	0.54	62	0.87	0.48	61
Commercial paper	0	0.02	45	0	0.01	45	0	0.01	45	0	0.01	44	0	0.02	45
Other borrowings w/remaining maturity of 1 year or less	0.37	2.18	33	0	0.88	12	0	1	11	0.16	1.24	34	1.44	3.01	34
Earning assets that reprice within 1 year	23.85	35.71	24	28.77	38.80	24	29.70	37.37	31	28.35	39.38	22	26.84	39.29	15
Interest-bearing liabilities that reprice within 1 year	5.32	6.79	51	6.26	6.64	63	6.09	6.39	65	7.09	8.20	56	8.55	10.19	47
Long-term debt that reprices within 1 year	0	0.38	32	0	0.27	31	0	0.26	30	0	0.47	27	0	0.96	25
Net assets that reprice within 1 year	18.54	27.35	28	22.51	30.83	30	23.61	29.65	35	21.26	29.11	32	18.29	26.63	27
Other Liquidity and Funding Ratios															
Net noncore funding dependence	1.90	5.89	35	-6.03	-3.31	42	-7.95	-2.33	33	-3.16	3.20	33	2.71	14.45	19
Net short-term noncore funding dependence	1.18	0.87	48	-6.86	-9.17	51	-8.77	-7.71	41	-4.07	-4.76	47	1.69	3.38	36
Short-term investment / Short-term noncore funding	28.09	112.63	23	492.60	304.29	78	582.43	273.46	83	269.06	184.19	74	54.08	77.77	51
Liquid assets - short-term noncore funding / Nonliquid assets	17.16	24.05	44	27.09	36.72	42	30.39	36.68	44	17.63	28.18	40	6.66	16.97	34
Net loans and leases / Total deposits	88.89	79.04	71	81.98	73.05	73	79.77	72.79	67	89.47	79.43	76	100.97	90.31	80
Net loans and leases / Core deposits	89.57	86.19	60	82.86	78.83	60	80.58	78.25	58	90.89	88.34	63	102.70	103.93	55
Held-to-maturity securities appreciation (depreciation) / Tier 1 capital	-8.51	-10.05	49	-0.59	0.50	12	-1.13	0.12	14	0.06	1.57	17	0.02	0.72	17
Available-for-sale securities appreciation (depreciation) / Tier 1 capital	-14.28	-19.27	62	-0.23	1.06	16	-1.11	-0.25	25	1.65	4.31	15	0.35	1.36	26
Structured notes appreciation (depreciation) / Tier 1 capital	-0.13	-0.47	50	0	0	33	0	-0.02	36	0	0.02	31	0	0	25
Percent of Investment Securities															
Held-to-maturity securities	41.81	26.09	69	28.08	13.65	74	33.16	14.28	77	11.34	11.38	60	2.15	12.67	40
Available-for-sale securities	58.19	71.92	30	71.92	84.59	25	66.84	83.77	22	88.66	87.23	40	97.85	85.40	62
U.S. Treasury securities	0	9.62	7	0	6.01	12	0	6.70	10	0	4.72	16	1.79	6.15	52
US agency securities (excluding mortgage-backed securities)	10.44	4.10	81	10.29	4.24	81	10.58	4.12	82	12.77	4.01	83	12.19	3.49	87
Municipal securities	4.94	8.02	50	5.75	8.38	51	5.56	8.22	53	7.40	9.83	54	3.11	7.75	42
Mortgage-backed securities	83.89	62.34	84	83.90	66.09	75	83.81	66.54	77	79.70	66.64	67	82.49	67.43	70
Asset-backed securities	0.12	4.33	38	0.07	2.45	54	0.06	2.50	54	0.12	1.91	54	0.31	1.66	60
Other debt securities	0.61	3.02	42	0	3.01	8	0	3.08	8	0	3.01	9	0.11	2.94	36
Mutual funds and equity securities	0	0.27	12	0	0.29	13	0	0.29	13	0	0.35	13	0	0.40	13
Debt securities 1 year or less	0.74	9.28	10	1.54	8.18	19	1.88	7.78	22	7.29	10.55	46	18.47	11.86	76
Debt securities 1 to 5 years	45.77	20.14	90	54.55	17.39	94	59.68	18.25	95	37.03	17.03	88	59.01	17.94	92
Debt securities over 5 years	53.48	68.28	21	43.91	72.07	15	38.44	71.11	12	55.68	69.86	22	22.52	66.02	8
Pledged securities	11.60	31.26	17	8.38	33.37	18	9.82	32.26	19	10.16	35.67	20	14.53	30.57	28
Structured notes, fair value	0.84	0.20	87	0.01	0.06	84	0.87	0.11	90	0.02	0.02	87	0.04	0.03	86
Percent Change from Prior Like Quarter															
Short-term investments	-94.42	-40.81	0	46.43	64.27	53	67.14	27.98	76	309.67	183.32	75	31.21	26.69	65
Investment securities	-2.31	11.76	36	54.59	32.48	74	46.83	31.36	71	88.30	23.62	92	1.66	11.75	32
Core deposits	-2.52	4.57	25	7.08	16.96	11	6.89	16.94	16	34.84	26.88	79	9.04	11.23	57
Noncore funding	-4.75	36.20	23	-39.31	-21.64	24	-18.73	-14.79	41	-11.07	-12.18	51	15.89	6.59	72

Derivatives and Off-Balance-Sheet Transactions

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Loan commitments (reported semiannually, June/Dec)			2,384,485	2,140,729	1,893,142
Commit: Secured commercial real estate loans	698,122	371,279	470,415	366,263	380,319
Commit: Unsecured real estate loans	0	0	0	0	0
Credit card lines (reported semiannually, June/Dec)	0	0	286,732	225,610	201,817
Securities underwriting	0	0	0	0	0
Standby letters of credit	47,769	47,761	45,522	45,137	40,303
Commercial and similar letters of credit	0	0	0	0	0
Securities lent	0	0	0	0	0
Credit derivatives - notional amount (holding company as guarantor)	0	0	0	0	0
Credit derivatives - notional amount (holding company as beneficiary)	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-investment grade	0	0	0	0	0
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0	0	0	0
Derivative Contracts					
Interest rate futures and forward contracts	15,973	26,894	24,685	57,681	7,564
Written options contracts (interest rate)	39,666	51,623	51,367	53,384	55,245
Purchased options contracts (interest rate)	39,666	51,623	51,367	53,384	55,245
Interest rate swaps	1,313,575	1,227,612	1,253,159	1,157,564	738,616
Futures and forward foreign exchange	0	0	0	0	0
Written options contracts (foreign exchange)	0	0	0	0	0
Purchased options contracts (foreign exchange)	0	0	0	0	0
Foreign exchange rate swaps	0	0	0	0	0
Commodity and other futures and forward contracts	0	0	0	0	0
Written options contracts (commodity and other)	0	0	0	0	0
Purchased options contracts (commodity and other)	0	0	0	0	0
Commodity and other swaps	0	0	0	0	0

BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	
Percent of Total Assets															
Loan commitments (reported semiannually, June/Dec)						16.31	22.78	32	15.32	22.01	26	17.80	23.52	34	
Standby letters of credit	0.34	0.66	39	0.33	0.66	37	0.31	0.65	36	0.32	0.71	34	0.38	0.84	33
Commercial and similar letters of credit	0	0.02	21	0	0.02	19	0	0.02	20	0	0.02	20	0	0.02	17
Securities lent	0	0.08	42	0	0.10	42	0	0.10	41	0	0.18	40	0	0.40	39
Credit derivatives - notional amount (holding company as guarantor)	0	0.27	27	0	0.24	28	0	0.24	27	0	0.35	26	0	0.42	27
Credit derivatives - notional amount (holding company as beneficiary)	0	0.17	29	0	0.18	29	0	0.18	29	0	0.30	27	0	0.52	27
Credit derivative contracts w/ purchased credit protection-investment grade	0	0.20	34	0	0.18	35	0	0.18	34	0	0.25	34	0	0.30	33
Credit derivative contracts w/ purchased credit protection-noninvest grade	0	0.19	33	0	0.13	35	0	0.13	34	0	0.30	33	0	0.45	34
Derivative contracts	10.03	44.74	35	9.37	47.31	33	9.44	46.30	35	9.46	48.62	27	8.05	68.47	22
Interest rate contracts	10.03	32.78	38	9.37	35.15	35	9.44	32.46	38	9.46	34.36	29	8.05	47.31	23
Interest rate futures and forward contracts	0.11	3.53	51	0.19	4.39	45	0.17	3.25	43	0.41	6.21	41	0.07	10.67	29
Written options contracts (interest rate)	0.28	1.49	54	0.36	1.69	44	0.35	1.41	49	0.38	2.18	35	0.52	2.47	50
Purchased options contracts (interest rate)	0.28	1.57	61	0.36	1.29	64	0.35	1.31	64	0.38	1.46	61	0.52	2.65	64
Interest rate swaps	9.35	23.04	41	8.47	20.27	42	8.57	20.49	43	8.28	20.83	34	6.94	28.86	28
Foreign exchange contracts	0	6.65	26	0	6.12	25	0	6.30	26	0	6.01	25	0	10.12	22
Futures and forward foreign exchange contracts	0	4.26	27	0	3.76	27	0	3.78	27	0	3.47	25	0	5.23	23
Written options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.03	40	0	0.05	39
Purchased options contracts (foreign exchange)	0	0.04	40	0	0.04	40	0	0.04	40	0	0.04	40	0	0.08	39
Foreign exchange rate swaps	0	0.85	38	0	0.76	39	0	0.76	38	0	0.77	39	0	2.03	38
Equity, commodity, and other derivative contracts	0	1.18	35	0	0.91	34	0	0.92	34	0	1.86	32	0	3.32	31
Commodity and other futures and forward contracts	0	0.09	43	0	0.07	43	0	0.07	43	0	0.14	42	0	0.19	40
Written options contracts (commodity and other)	0	0.41	39	0	0.31	38	0	0.32	38	0	0.52	36	0	0.98	35
Purchased options contracts (commodity and other)	0	0.31	39	0	0.21	39	0	0.21	38	0	0.37	36	0	0.94	34
Commodity and other swaps	0	0.31	37	0	0.30	37	0	0.31	38	0	0.32	36	0	0.38	35
Percent of Average Loans and Leases															
Loan commitments (reported semiannually, June/Dec)						23.13	44.98	18	21.03	42.82	20	22.01	45.53	20	

Derivative Instruments

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Notional Amount					
Derivative contracts	1,408,880	1,357,752	1,380,578	1,322,013	856,670
Interest rate contracts	1,408,880	1,357,752	1,380,578	1,322,013	856,670
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivatives Position					
Futures and forwards	15,973	26,894	24,685	57,681	7,564
Written options	39,666	51,623	51,367	53,384	55,245
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	39,666	51,623	51,367	53,384	55,245
Purchased options	39,666	51,623	51,367	53,384	55,245
Exchange-traded.....	0	0	0	0	0
Over-the-counter.....	39,666	51,623	51,367	53,384	55,245
Swaps	1,313,575	1,227,612	1,253,159	1,157,564	738,616
Held for trading.....	0	0	0	0	0
Interest rate contracts	0	0	0	0	0
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Non-traded.....	1,408,880	1,357,752	1,380,578	1,322,013	856,670
Interest rate contracts	1,408,880	1,357,752	1,380,578	1,322,013	856,670
Foreign exchange contracts.....	0	0	0	0	0
Equity, commodity, and other contracts	0	0	0	0	0
Derivative contracts (excluding futures and FX 14 days or less)	1,319,237	1,250,953	1,275,694	1,182,664	765,578
One year or less	444	579	748	0	0
Over 1 year to 5 years	348,810	259,230	247,696	157,337	80,328
Over 5 years	969,983	991,144	1,027,250	1,025,327	685,250
Gross negative fair value (absolute value)	50,067	34,490	30,729	53,792	20,968
Gross positive fair value.....	50,991	38,145	32,784	61,362	21,671
Held for trading.....	0	0	0	0	0
Non-traded.....	50,991	38,145	32,784	61,362	21,671
Current credit exposure on risk-based capital derivative contracts	50,067	34,490	30,830	53,791	20,968
Credit losses on derivative contracts	0	0	0	0	0
Past Due Derivative Instruments Fair Value					
30-89 days past due.....	0	0	0	0	0
90+ days past due	0	0	0	0	0

Derivatives Analysis

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Percent of Notional Amount															
Interest rate contracts	100	93.95	75	100	94.10	76	100	94.17	75	100	94.10	77	100	93.44	80
Foreign exchange contracts	0	3.10	25	0	3.22	25	0	3.47	25	0	3.49	25	0	3.20	22
Equity, commodity, and other contracts	0	1.15	35	0	1.21	34	0	1.14	34	0	1.17	32	0	1.64	31
Futures and forwards	1.13	9.12	40	1.98	12.59	34	1.79	11.16	35	4.36	14.05	39	0.88	13.49	19
Written options	2.82	5.29	54	3.80	7.18	48	3.72	6.28	51	4.04	8.18	44	6.45	5.91	63
Exchange-traded	0	0.14	42	0	0.11	42	0	0.12	42	0	0.14	40	0	0.15	42
Over-the-counter	2.82	4.93	55	3.80	6.91	50	3.72	5.96	53	4.04	7.73	47	6.45	5.10	67
Purchased options	2.82	4.14	61	3.80	3.41	65	3.72	3.27	66	4.04	3.42	69	6.45	4.42	70
Exchange-traded	0	0.14	41	0	0.12	41	0	0.12	41	0	0.15	40	0	0.28	39
Over-the-counter	2.82	3.58	64	3.80	3.01	67	3.72	2.87	68	4.04	2.86	72	6.45	3.35	75
Swaps	93.24	77.96	66	90.42	71.71	66	90.77	74.26	62	87.56	68.76	62	86.22	69.75	58
Held for trading	0	38.03	22	0	40.70	21	0	40.42	21	0	43.53	19	0	44.16	18
Interest rate contracts	0	31.70	23	0	34.66	21	0	34.15	21	0	36.62	19	0	37.24	18
Foreign exchange contracts	0	1.66	34	0	1.55	33	0	1.68	33	0	1.60	32	0	1.60	30
Equity, commodity, and other contracts	0	0.57	40	0	0.61	40	0	0.60	39	0	0.68	38	0	0.83	36
Non-traded	100	61.97	77	100	59.30	78	100	59.58	78	100	56.47	80	100	55.84	81
Interest rate contracts	100	57.96	85	100	56.22	86	100	56.71	85	100	53.82	87	100	52.22	88
Foreign exchange contracts	0	0.39	33	0	0.36	33	0	0.40	33	0	0.46	34	0	0.34	33
Equity, commodity, and other contracts	0	0.10	38	0	0.11	38	0	0.09	38	0	0.10	37	0	0.13	38
Derivative contracts (excluding futures and forex 14 days or less)	93.64	93.16	32	92.13	91.91	32	92.40	92.53	32	89.46	91.48	29	89.37	93.86	25
One year or less	0.03	37.29	8	0.04	27.90	6	0.05	27.56	7	0	32.05	4	0	32.17	2
Over 1 year to 5 years	24.76	22.61	54	19.09	29.78	35	17.94	27.01	33	11.90	27.06	27	9.38	30.45	23
Over 5 years	68.85	26.09	87	73	29.19	92	74.41	29.89	91	77.56	29.56	94	79.99	28.09	93
Gross negative fair value (absolute value)	3.55	2.48	73	2.54	1.18	90	2.23	0.98	92	4.07	1.55	92	2.45	0.83	94
Gross positive fair value	3.62	2.55	73	2.81	1.59	90	2.37	1.34	92	4.64	2.23	97	2.53	1.19	91
Percent of Tier 1 Capital															
Gross negative fair value, absolute value (X)	0.03	0.10	41	0.02	0.05	59	0.02	0.04	58	0.04	0.07	57	0.02	0.06	52
Gross positive fair value (X)	0.03	0.10	47	0.03	0.06	46	0.02	0.05	46	0.04	0.09	42	0.02	0.07	37
Held for trading (X)	0	0.06	23	0	0.05	22	0	0.04	22	0	0.07	19	0	0.06	18
Non-traded (X)	0.03	0.02	75	0.03	0.01	81	0.02	0.01	82	0.04	0.02	84	0.02	0.01	77
Current credit exposure (X)	0.03	0.06	58	0.02	0.05	51	0.02	0.04	53	0.04	0.06	47	0.02	0.05	43
Credit losses on derivative contracts	0	0	50	0	0	46	0	0	46	0	0	43	0	0	45
Past Due Derivative Instruments Fair Value															
30-89 days past due	0	0	47	0	0	48	0	0	47	0	0	46	0	0	47
90+ days past due	0	0	48	0	0	47	0	0	47	0	0	47	0	0	48
Other Ratios															
Current credit exposure / Risk-weighted assets	0.47	0.70	63	0.35	0.59	54	0.31	0.46	55	0.54	0.85	50	0.25	0.73	44

Allowance and Net Loan and Lease Losses

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Change: Allowance for Loan and Lease Losses excluding ATTR					
Beginning balance	102,241	134,427	134,427	57,941	55,214
Gross losses	16,698	23,919	34,137	34,718	26,212
Write-downs, transfers to loans held-for-sale	0	0	0	0	0
Recoveries	15,439	9,233	13,834	7,592	6,280
Net losses	1,259	14,686	20,303	27,126	19,932
Provision for loan and lease losses	8,837	-9,974	-11,883	83,975	22,659
Adjustments	0	0	0	19,637	0
Ending balance	109,819	109,767	102,241	134,427	57,941
Memo: Allocated transfer risk reserve (ATTR)	0	0	0	0	0

Analysis Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Provision for loan and lease losses / Average assets															
0.08	0.09	54	-0.09	-0.12	49	-0.08	-0.09	46	0.64	0.51	72	0.22	0.15	72	
0.11	0.16	47	-0.13	-0.21	56	-0.12	-0.16	49	0.83	0.82	55	0.26	0.24	62	
701.91	151.30	86	-67.92	-65.12	51	-58.53	-105.48	53	309.57	487.86	44	113.68	130.58	50	
Provision for loan and lease losses / Average loans and leases															
1.02	1.17	36	1.08	1.32	30	1.02	1.23	30	1.28	1.58	32	0.66	0.83	35	
1.02	1.15	37	1.08	1.30	31	1.02	1.20	34	1.27	1.55	34	0.66	0.81	37	
65.42	38.64	80	5.61	17.40	23	5.04	21.39	11	4.96	11.58	34	2.91	8.03	30	
130.76	428.13	10	61.90	330.05	6	64.38	364.13	6	129.99	299.17	17	84.13	218.72	18	
130.76	320.87	17	61.90	271.93	9	64.38	287.08	7	129.99	244.34	24	83.95	151.73	28	
Allowance for loan and lease losses / Total loans and leases not held for sale															
Allowance for loan and lease losses / Total loans and leases	0.22	0.16	73	0.31	0.20	74	0.33	0.19	79	0.34	0.34	62	0.30	0.28	65
Recoveries / Average loans and leases	0.20	0.07	91	0.12	0.08	75	0.13	0.08	80	0.07	0.07	65	0.07	0.08	56
Net losses / Average loans and leases	0.02	0.09	34	0.19	0.12	70	0.20	0.11	75	0.27	0.27	62	0.23	0.21	63
Write-downs, transfers to loans held-for-sale / Average loans and leases	0	0	44	0	0	44	0	0	43	0	0	44	0	0	40
Recoveries / Prior year-end losses	45.23	34.26	76	26.59	25.09	63	39.85	34.67	69	28.96	33.98	49	21.19	36.22	26
Earnings coverage of net loan and lease losses (X)	109.06	36.38	79	10.34	26.30	32	9.32	39.72	26	6.51	22.91	30	8.22	24.40	33
Net Loan and Lease Losses By Type															
Real estate loans	-0.02	-0.01	27	0.23	0.02	93	0.21	0.02	95	0.04	0.04	60	0.07	0.01	92
Real estate loans secured by 1-4 family	0.01	-0.02	92	0.14	-0.01	95	0.14	-0.02	96	0	0.01	56	0.03	0.01	72
Revolving	-0.06	-0.06	34	0.21	-0.07	96	0.27	-0.07	96	-0.01	0.01	36	0.06	0.02	68
Closed-end	0.02	-0.01	93	0.14	-0.01	94	0.12	-0.01	95	0.01	0	62	0.03	0	78
Commercial real estate loans	-0.09	0	4	0.37	0.04	96	0.32	0.04	96	0.10	0.07	73	0.15	0.01	95
Construction and land development	-0.27	-0.02	3	0.85	0.01	96	0.74	0	96	-0.01	0	30	1.62	-0.01	99
1-4 family	0	0	59	0	0	57	0	0	57	0	0	59	0	0	55
Other	-0.27	-0.01	1	0.85	0.01	96	0.74	0	97	-0.01	0	26	1.62	-0.01	99
Multifamily	-0.01	0	8	0.01	0.01	82	0.01	0.01	82	-0.04	0	4	0	0	18
Nonfarm nonresidential	-0.07	0	6	0.38	0.05	93	0.34	0.05	94	0.15	0.11	73	-0.01	0.02	13
Owner-occupied	0.02	0	93	0.13	0.01	97	0.16	0.01	99	0.02	0.02	64	-0.01	0.01	9
Other	-0.09	0.01	2	0.25	0.04	92	0.18	0.04	86	0.13	0.08	77	0	0.01	27
Real estate loans secured by farmland	-0.03	0	10	0.18	-0.01	96	0.49	0	97	0.09	0.02	87	-0.02	0.01	11
Commercial and industrial loans	-0.08	0.11	7	-0.43	0.19	3	-0.08	0.17	6	1.32	0.47	89	0.87	0.37	85
Loans to individuals	0.09	0.76	12	0.24	0.72	27	0.21	0.71	22	0.50	1.13	30	0.70	1.17	38
Credit card loans	1.32	1.94	31	1.61	2.27	33	1.68	1.84	44	2.51	2.92	37	2.27	3.11	31
Agricultural loans	0	0.02	50	0	0.02	49	0	0.02	48	0	0.19	35	0	0.08	37
Loans to foreign governments and institutions	0.05			0			0			0			0		
Other loans and leases	3.38	0.13	97	2.23	0.09	98	2.56	0.10	98	1.74	0.15	96	1.80	0.15	96

Past Due and Nonaccrual Assets

Dollar Amount in Thousands	09/30/2022		09/30/2021		12/31/2021		12/31/2020		12/31/2019	
30+ Days Past Due and Nonaccrual Assets										
30–89 days past due loans and leases		22,906		19,551		54,300		68,332		63,396
90+ days past due loans and leases		0		0		0		0		147
Nonaccrual loans and leases		83,984		177,328		158,802		103,417		68,870
Total past due and nonaccrual loans and leases		106,890		196,879		213,102		171,749		132,413
Restructured 30–89 days past due		55		82		1,279		1,283		1,378
Restructured 90+ days past due		0		0		0		0		0
Restructured nonaccrual		30,406		12,857		18,628		10,703		9,043
Total restructured loans and leases		30,461		12,939		19,907		11,986		10,421
30–89 days past due loans held for sale		0		0		0		0		0
90+ days past due loans held for sale		0		0		0		0		0
Nonaccrual loans held for sale		0		0		0		0		0
Total past due and nonaccrual loans held for sale		0		0		0		0		0
Restructured loans and leases in compliance		16,290		13,583		10,381		20,148		21,578
Other real estate owned		450		809		873		2,232		950
Other Assets										
30–89 days past due		0		0		0		0		0
90+ days past due		0		0		0		0		0
Nonaccrual		0		0		0		0		0
Total other assets past due and nonaccrual		0		0		0		0		0
Percent of Loans and Leases										
30–89 days past due loans and leases	0.21	0.33	48	0.19	0.29	40	0.54	0.32	81	0.64
90+ days past due loans and leases	0	0.10	9	0	0.09	10	0	0.10	10	0
Nonaccrual loans and leases	0.78	0.37	90	1.74	0.54	94	1.59	0.46	94	0.98
90+ days past due and nonaccrual loans and leases	0.78	0.52	79	1.74	0.68	91	1.59	0.62	92	0.98
30–89 days past due restructured	0	0.01	42	0	0.01	46	0.01	0.01	77	0.01
90+ days past due restructured	0	0.01	31	0	0	30	0	0	30	0
Nonaccrual restructured	0.28	0.09	90	0.13	0.12	57	0.19	0.10	77	0.10
30–89 days past due loans held for sale	0	0	40	0	0	39	0	0	40	0
90+ days past due loans held for sale	0	0	42	0	0	42	0	0	41	0
Nonaccrual loans held for sale	0	0	40	0	0	40	0	0	40	0
Percent of Loans and Leases and Other Assets										
30+ Days Past Due and Nonaccrual										
30–89 days past due assets	0.21	0.33	47	0.19	0.29	40	0.54	0.32	81	0.64
90+ days past due assets	0	0.10	8	0	0.09	9	0	0.10	9	0
Nonaccrual assets	0.78	0.37	90	1.74	0.55	94	1.59	0.47	94	0.98
30+ days past due and nonaccrual assets	0.99	0.89	68	1.93	1	87	2.13	0.97	89	1.62
Percent of Total Assets										
90+ days past due and nonaccrual assets	0.60	0.33	84	1.22	0.40	93	1.09	0.36	93	0.74
90+ days past due and nonaccrual assets + other real estate owned	0.60	0.35	84	1.23	0.42	93	1.09	0.37	93	0.76
Restructured and Nonaccrual Loans and Leases + OREO as Percent of:										
Total assets	0.72	0.38	87	1.32	0.48	93	1.17	0.41	93	0.91
Allowance for loan and lease losses	91.77	55.46	84	174.74	67.85	90	167.58	62.64	90	94.53
Equity capital + allowance for loan and lease losses	6.42	3.63	84	11.47	4.12	93	10.16	3.60	94	7.60
Tier 1 capital + allowance for loan and lease losses	6.24	3.90	78	12.15	4.89	93	10.86	4.30	93	8.25
Loans and leases + other real estate owned	0.94	0.61	78	1.88	0.82	91	1.71	0.71	91	1.20

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases

			09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
			BHC	Peer # 1	Pct												
30+ Days Past Due and Nonaccrual Loans and Leases as a Percent of Loan Type																	
Real estate	30–89 days past due		0.15	0.23	48	0.15	0.25	45	0.62	0.26	87	0.62	0.39	79	0.63	0.38	82
	90+ days past due		0	0.11	17	0	0.12	15	0	0.12	15	0	0.16	14	0	0.16	32
	Nonaccrual.....		1.04	0.41	90	2.06	0.60	93	2.01	0.52	95	0.93	0.76	68	0.77	0.46	80
Commercial and industrial	30–89 days past due		0.28	0.29	58	0.07	0.24	25	0.08	0.24	23	0.50	0.23	82	1.11	0.31	92
	90+ days past due		0	0.06	14	0	0.02	17	0	0.04	18	0	0.03	16	0	0.05	14
	Nonaccrual.....		0.23	0.47	30	1.98	0.65	92	0.65	0.57	67	1.87	0.75	92	1.67	0.83	86
Individuals	30–89 days past due		0.41	0.83	30	0.41	0.60	45	0.43	0.63	41	0.82	0.83	54	1.05	0.83	62
	90+ days past due		0	0.10	20	0	0.08	18	0	0.09	17	0	0.14	19	0	0.17	33
	Nonaccrual.....		0.17	0.17	58	0.24	0.17	68	0.23	0.17	70	0.47	0.28	77	0.38	0.17	81
Depository institution loans	30–89 days past due		0	0	44	0	0.03	44		0.01		0	0	46			0
	90+ days past due		0	0	46	0	0	47		0		0	0	46			0
	Nonaccrual.....		0	0	46	0	0	47		0		0	0	47			0
Agricultural	30–89 days past due		0.45	0.09	88	0	0.11	29	0	0.07	30	0	0.17	28	0	0.24	26
	90+ days past due		0	0	44	0	0	45	0	0	42	0	0	44	0	0	42
	Nonaccrual.....		3.37	0.27	94	17.32	0.51	98	18.70	0.70	97	0	0.49	24	0	0.67	22
Foreign governments	30–89 days past due			0			0			0.50			0			0.07	
	90+ days past due			0			0			0			0			0	
	Nonaccrual.....			0.14			0.17			0.15			0.09			0.03	
Other loans and leases	30–89 days past due		0	0.13	16	0	0.11	15	0	0.12	16	1.70	0.18	95	0.17	0.20	60
	90+ days past due		0	0.01	33	0	0.01	33	0	0.01	34	0	0.01	33	0	0.01	30
	Nonaccrual.....		0	0.06	23	0	0.13	20	0	0.09	21	2.92	0.15	99	0.35	0.13	83

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Past Due and Nonaccrual Loans and Leases—Continued

		09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
		BHC	Peer # 1	Pct												
Memoranda																
1–4 family	30–89 days past due	0.19	0.39	34	0.21	0.36	43	0.64	0.46	76	0.80	0.65	72	0.83	0.67	72
	90+ days past due	0	0.22	20	0	0.25	17	0	0.24	18	0	0.33	16	0	0.31	32
	Nonaccrual	0.26	0.58	33	0.44	0.76	39	0.41	0.71	37	0.61	0.89	41	0.61	0.73	47
Revolving	30–89 days past due	0.38	0.31	63	0.19	0.33	33	0.18	0.28	40	0.35	0.48	44	0.49	0.45	55
	90+ days past due	0	0.02	34	0	0.03	32	0	0.02	35	0	0.03	30	0.01	0.05	60
	Nonaccrual	0.36	0.86	40	0.63	1.05	51	0.55	1.18	48	0.79	1.13	56	0.67	1	53
Closed-end	30–89 days past due	0.17	0.41	30	0.21	0.36	43	0.70	0.49	75	0.85	0.65	73	0.88	0.70	71
	90+ days past due	0	0.25	21	0	0.27	18	0	0.26	18	0	0.38	17	0	0.35	36
Junior lien	30–89 days past due	0.25	0.57	35	0.42	0.71	36	0.40	0.67	39	0.59	0.87	41	0.60	0.70	50
	Nonaccrual	0.02	0.01	85	0.04	0.01	92	0.03	0.01	86	0.06	0.02	89	0.07	0.02	90
	90+ days past due	0	0	38	0	0	34	0	0	36	0	0	32	0	0	29
	Nonaccrual	0.02	0.02	60	0.04	0.04	56	0.04	0.03	64	0.05	0.04	59	0.06	0.04	63
Commercial real estate	30–89 days past due	0.07	0.13	47	0.06	0.16	37	0.58	0.15	93	0.32	0.26	69	0.25	0.18	72
	90+ days past due	0	0.01	29	0	0.01	26	0	0.01	28	0	0.02	23	0	0.03	19
	Nonaccrual	2.45	0.29	96	4.51	0.48	97	4.53	0.38	99	1.32	0.62	87	1	0.23	97
Construction and development	30–89 days past due	0	0.19	15	0	0.15	37	0.06	0.17	55	0.61	0.28	79	0	0.28	12
	90+ days past due	0	0.01	36	0	0.01	38	0	0.01	38	0	0.01	35	0	0.02	33
1–4 family	Nonaccrual	0	0.14	16	1.36	0.31	88	1.59	0.20	92	2.90	0.41	91	1.99	0.20	94
	30–89 days past due	0	0.02	30	0	0.03	62	0.06	0.02	83	0	0.03	28	0	0.06	25
Other	90+ days past due	0	0	45	0	0	45	0	0	44	0	0	42	0	0	41
	Nonaccrual	0	0.01	32	0	0.02	31	0	0.01	32	1.23	0.03	98	0	0.02	30
	30–89 days past due	0	0.13	19	0	0.10	21	0	0.13	21	0.61	0.22	84	0	0.20	15
	90+ days past due	0	0	38	0	0	40	0	0	41	0	0	40	0	0.01	35
	Nonaccrual	0	0.12	18	1.36	0.25	89	1.59	0.16	94	1.66	0.35	88	1.99	0.17	95
Multifamily	30–89 days past due	0.18	0.04	89	0.02	0.09	56	0	0.07	27	0.16	0.09	76	0.02	0.08	53
	90+ days past due	0	0	45	0	0	46	0	0	46	0	0	45	0	0	41
	Nonaccrual	5.21	0.06	99	0.28	0.13	80	0.27	0.17	77	0.31	0.11	84	0.02	0.05	52
Nonfarm non-residential	30–89 days past due	0.06	0.10	49	0.07	0.12	50	0.78	0.13	93	0.31	0.23	69	0.35	0.14	85
	90+ days past due	0	0.01	33	0	0.01	28	0	0.01	31	0	0.02	26	0	0.03	22
Owner Occupied	Nonaccrual	2.26	0.36	96	5.88	0.58	98	5.84	0.45	99	1.29	0.80	76	1.13	0.28	97
	30–89 days past due	0.05	0.04	65	0.05	0.04	66	0.02	0.04	50	0.28	0.07	93	0.21	0.07	92
Other	90+ days past due	0	0	36	0	0	35	0	0	37	0	0	33	0	0.01	26
	Nonaccrual	0.34	0.12	86	1.26	0.20	97	1.15	0.17	99	0.73	0.27	90	0.71	0.16	96
	30–89 days past due	0.01	0.05	43	0.03	0.07	51	0.75	0.08	95	0.04	0.14	45	0.14	0.07	80
	90+ days past due	0	0	39	0	0.01	34	0	0	37	0	0.01	33	0	0.01	30
	Nonaccrual	1.92	0.21	97	4.62	0.31	99	4.69	0.23	99	0.57	0.44	65	0.43	0.10	92
Farmland	30–89 days past due	0	0.09	32	0.58	0.13	88	0.86	0.10	91	1.21	0.11	93	1.25	0.23	90
	90+ days past due	0	0	45	0	0.01	44	0	0	45	0	0	45	0	0.01	42
	Nonaccrual	1.32	0.51	83	2.40	1.06	82	2.04	0.69	84	3.41	1.13	86	2.08	0.84	79
Credit card	30–89 days past due	0.64	1.22	16	0.58	0.79	31	0.63	0.81	27	3.01	0.95	94	0.93	1.19	24
	90+ days past due	0	0.50	14	0	0.40	16	0	0.45	14	0	0.63	13	0	0.78	12
	Nonaccrual	0.60	0.13	86	0.61	0.08	90	0.50	0.10	88	1.12	0.05	97	0.73	0.11	90

Note: 30–89 Days past due amounts and ratios are confidential prior to March 2001.

Regulatory Capital Components and Ratios

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019										
Common Equity Tier 1 Capital															
Common stock plus related surplus	1,018,353	1,009,259	1,011,565	1,016,667	806,819										
Retained earnings	648,272	625,302	627,737	565,129	583,407										
Accumulated other comprehensive income (AOCI)	-191,148	-52,383	-37,629	-33,549	-36,941										
Common equity tier 1 minority interest	0	0	0	0	0										
Common equity tier 1 capital before adjustments/deductions	1,475,477	1,582,178	1,601,673	1,548,247	1,353,285										
Common Equity Tier 1 Capital: Adjustments/Deductions															
Less: Goodwill, intangible assets, and deferred tax assets	274,183	278,733	277,528	288,618	254,289										
Accumulated other comprehensive income-related adjustments	-191,148	-52,382	-37,629	-33,549	-36,941										
Other deductions from common equity tier 1 capital	11,647	11,649	11,649	11,662	11,678										
Subtotal:	1,380,795	1,344,178	1,350,125	1,281,516	1,124,259										
Adjustments and deductions for common equity tier 1 capital	0	0	0	0	0										
Common equity tier 1 capital	1,380,795	1,344,178	1,350,125	1,281,516	1,124,259										
Additional Tier 1 Capital															
Additional tier 1 capital instruments and related surplus	125,260	125,000	125,065	124,805	118,121										
Non-qualifying capital instruments	0	0	0	0	0										
Tier 1 minority interest not included in common equity tier 1 capital	0	0	0	0	0										
Additional tier 1 capital before deductions	125,260	125,000	125,065	124,805	118,121										
Less: Additional tier 1 capital deductions	0	0	0	0	0										
Additional tier 1 capital	125,260	125,000	125,065	124,805	118,121										
Tier 1 Capital	1,506,055	1,469,178	1,475,190	1,406,321	1,242,380										
Tier 2 Capital															
Tier 2 capital instruments and related surplus	113,858	123,591	123,680	123,434	0										
Non-qualifying capital instruments	0	0	0	0	0										
Total capital minority interest not included in tier 1 capital	0	0	0	0	0										
Allowance for loan and lease losses in tier 2 capital	102,903	90,538	83,617	124,443	57,941										
Exited advanced approach eligible credit reserves															
Unrealized gains on AFS preferred stock classified as equity					0										
Tier 2 capital before deductions	216,761	214,129	207,297	247,877	57,941										
Exited advanced approach tier 2 capital before deductions															
Less: Tier 2 capital deductions	0	0	0	0	0										
Tier 2 capital	216,761	214,129	207,297	247,877	57,941										
Exited advanced approach tier 2 capital															
Total capital	1,722,816	1,683,307	1,682,487	1,654,198	1,300,321										
Exited advanced approach total capital															
Total Assets for Capital Ratios															
Average total consolidated assets, adjusted	13,953,655	15,704,315	14,543,166	14,162,798	10,694,530										
Less: Deductions from common equity tier 1 capital	285,830	290,382	289,177	300,281	265,967										
Less: Other deductions	0	0	0	0	0										
Total assets for leverage ratio	13,667,825	15,413,933	14,253,989	13,862,517	10,428,563										
Total risk-weighted assets	10,575,803	9,989,735	9,864,631	9,939,933	8,281,761										
Exited advanced approach total RWA															
Capital Ratios	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct
Common equity tier 1 capital, column A	13.06	11.77	75	13.46	12.59	69	13.69	12.37	74	12.89	12.35	65	13.58	12.11	78
Common equity tier 1 capital, column B	0	0.26	46	0	0.29	46	0	0.29	46	0	0.30	46	0	0.29	46
Tier 1 capital, column A	14.24	12.48	80	14.71	13.31	74	14.95	13.11	78	14.15	13.08	77	15	12.78	82
Tier 1 capital, column B	0	0.31	46	0	0.33	46	0	0.34	46	0	0.34	46	0	0.34	46
Total capital, column A	16.29	14.27	83	16.85	15.21	80	17.06	14.91	83	16.64	15.23	76	15.70	14.36	74
Total capital, column B	0	0.34	46	0	0.36	46	0	0.37	46	0	0.39	46	0	0.38	46
Tier 1 leverage	11.02	9.22	87	9.53	9.07	68	10.35	8.98	81	10.14	9.13	79	11.91	9.76	91
Supplementary leverage ratio, advanced approaches HCs		6.74		6.90			6.71			8.72			7.41		

Insurance and Broker-Dealer Activities

Dollar Amount in Thousands	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019			Percent Change	
																1-Year	5-Year
Insurance Activities																	
Total insurance underwriting assets		0			0			0			0			0			
Total property and casualty assets		0			0			0			0			0			
Reinsurance recoverables (P/C)																	
Total life and health assets		0			0			0			0			0			
Reinsurance recoverables (L/H)																	
Separate account assets (L/H)		0			0			0			0			0			
Total insurance underwriting equity		0			0			0			0			0			
Total property and casualty equity		0			0			0			0			0			
Total life and health equity		0			0			0			0			0			
Total insurance underwriting net income		0			0			0			0			0			
Total property and casualty		0			0			0			0			0			
Total life and health		0			0			0			0			0			
Claims and claims adjusted expense reserves (P/C)		0			0			0			0			0			
Unearned premiums (P/C)		0			0			0			0			0			
Policyholder benefit and contractholder funds (L/H)		0			0			0			0			0			
Separate account liabilities (L/H)		0			0			0			0			0			
Insurance activities revenue		641			4,154			4,302			9,799			8,929		-84.57	-91.72
Other insurance activities income		641			4,154			4,302			9,799			8,929		-84.57	-91.72
Insurance and reinsurance underwriting income		0			0			0			0			0			
Premiums		0			0			0			0			0			
Credit related insurance underwriting		0			0			0			0			0			
Other insurance underwriting		0			0			0			0			0			
Insurance benefits, losses, expenses		0			0			0			0			0			
Net assets of insurance underwriting subsidiaries		0			0			0			0			0			
Life insurance assets		255,016			254,871			256,213			253,951			189,091		0.06	47.33

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019					
	BHC	Peer # 1	Pct	BHC	Peer # 1	Pct												
Analysis Ratios																		
Insurance underwriting assets / Consolidated assets	0	0	40	0	0	40	0	0	40	0	0	39	0	0.01	37			
Insurance underwriting assets (P/C) / Total insurance underwriting assets	51.77			53.46			53.11			53.67			51.47					
Insurance underwriting assets (L/H) / Total insurance underwriting assets	48.23			46.54			46.89			46.33			48.53					
Separate account assets (L/H) / Total life assets	11.73			13.15			13.40			11.24			7.26					
Insurance activities revenue / Adjusted operating income	0.16	0.36	65	0.96	0.38	81	0.77	0.36	79	1.76	0.41	88	1.87	0.47	88			
Premium income / Insurance activities revenue	0	2.54	42	0	2.90	41	0	2.76	42	0	2.84	40	0	7.32	37			
Credit related premium income / Total premium income	32.83			31.14			32.99			38.23			34.91					
Other premium income / Total premium income	67.17			68.86			67.01			61.77			65.09					
Insurance underwriting net income / Consolidated net income	0	0.02	43	0	0.02	44	0	0.02	44	0	0.03	44	0	0.08	39			
Insurance net income (P/C) / Equity (P/C)	15.15			28.21			23.22			15.59			19.86					
Insurance net income (L/H) / Equity (L/H)	177.77			5.51			4.49			3.62			5.13					
Insurance benefits, losses, expenses / Insurance premiums	4,581.19			-364.02			927.51			447.82			233.61					
Reinsurance recovery (P/C) / Total assets (P/C)	0.07			0.07			0.07			0.07			0.15					
Reinsurance recovery (L/H) / Total assets (L/H)	0			0			0			0			0.15					
Net assets of insurance underwriting subsidiaries / Consolidated assets	0	0	44	0	0	44	0	0	44	0	0	44	0	0	42			
Life insurance assets / Tier 1 capital + allowance for loan and lease losses	15.78	12.02	64	16.14	11.72	66	16.24	12	66	16.48	11.03	72	14.54	11.51	61			
Broker-Dealer Activities																		
Net assets of broker-dealer subsidiaries (\$000)	0	0.55	37	0	0.44	37	0	0.46	37	0	0.75	37	0	1.39	34			
Net assets of broker-dealer subsidiaries / Consolidated assets	0			0			0			0			0					

Foreign Activities

Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
Foreign Activities					
Total foreign loans and leases	0	0	0	0	0
Real estate loans.....	0	0	0	0	0
Commercial and industrial loans	0	0	0	0	0
Loans to depository institutions and other banks acceptances	0	0	0	0	0
Loans to foreign governments and institutions	0	0	0	0	0
Loans to individuals	0	0	0	0	0
Agricultural loans.....	0	0	0	0	0
Other foreign loans.....	0	0	0	0	0
Lease financing receivables.....	0	0	0	0	0
Debt securities	0	0	0	0	0
Interest-bearing bank balances	0	0	0	0	0
Total selected foreign assets	0	0	0	0	0
Total foreign deposits	0	0	0	0	0
Interest-bearing deposits	0	0	0	0	0
Non-interest-bearing deposits.....	0	0	0	0	0

	BHC	Peer # 1	Pct												
Analysis Ratios															
Yield: Foreign loans		0.84			0.63			0.66			0.87			1.25	
Cost: Interest-bearing deposits.....		0.52			0.12			0.14			0.42			1.19	
Net Losses as a Percent of Foreign Loans by Type															
Real estate loans		0.26			0.18			0.20			5.18			27.03	
Commercial and industrial loans		0.13			0.86			0.79			0.64			0.29	
Foreign governments and institutions		0.05			0			0			0			0	
Growth Rates															
Net loans and leases.....		20.31			-0.16			6.83			-2.40			22.48	
Total selected assets.....		21.10			3.36			9.48			2.04			12.40	
Deposits		-2.72			10.74			0.73			3.46			10.36	

Servicing, Securitization and Asset Sale Activities—Part 1

Activity	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
		1-Year	5-Year					
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Retained credit exposure.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Unused commitments to provide liquidity (servicer advance).....		0	0	0	0	0	0	
Seller's interest carried as securities and loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Commercial and industrial loans		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Activity as a Percent of Total Assets		09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019		
Securitization activities.....		0	0	0	0	0	0	
1–4 family residential loans		0	0	0	0	0	0	
Home equity lines		0	0	0	0	0	0	
Credit card receivables.....		0	0	0	0	0	0	
Auto loans.....		0	0	0	0	0	0	
Commercial and Industrial loans		0	0	0	0	0	0	
All other loans and leases.....		0	0	0	0	0	0	
Asset-backed commercial paper conduits.....		0	0	0	0	0	0	
Credit exposure from credit enhancements provided to conduit structures		0	0	0	0	0	0	
Liquidity commitments provided to conduit structures		0	0	0	0	0	0	
Percent of Total Managed Assets (On balance-sheet loans and securitized loans)								
1–4 family residential loans								
Home equity lines								
Credit card receivables.....								
Auto loans and other consumer loans.....								
Commercial and industrial loans								
All other loans and leases.....								

Servicing, Securitization and Asset Sale Activities—Part 2

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	
Percent of Total Securitization Activities by Type						
Retained credit exposure.....						
1–4 family residential loans.....						
Home equity lines.....						
Credit card receivables.....						
Auto loans.....						
Commercial and industrial loans.....						
All other loans and leases.....						
Unused commitments to provide liquidity (servicer advance).....						
Seller's interest carried as securities and loans						
Home equity lines.....						
Credit card receivables.....						
Commercial and industrial loans						
Percent of Tier 1 Capital						
Total retained credit exposure.....	0	0	0	0	0	
Total retained credit exposure and asset sale credit exposure	0	0	0	0	0	
Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change
						1-Year
						5-Year
30–89 Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commcial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 30–89 days past due securitized assets.....	0	0	0	0	0	
90+ Days Past Due Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total 90+ days past due securitized assets	0	0	0	0	0	
Total past due securitized assets.....	0	0	0	0	0	
Net Losses on Securitized Assets						
1–4 family residential loans	0	0	0	0	0	
Home equity lines.....	0	0	0	0	0	
Credit card receivables.....	0	0	0	0	0	
Auto loans	0	0	0	0	0	
Commercial and industrial loans	0	0	0	0	0	
All other loans and leases.....	0	0	0	0	0	
Total net losses on securitized assets.....	0	0	0	0	0	

Servicing, Securitization and Asset Sale Activities—Part 3

	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019
30–89 Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total 30–89 days past due securitized assets					
90+ Days Past Due Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans and other consumer loans					
Commercial and industrial loans					
All other loans and leases					
Total 90+ days past due securitized assets					
Total past due securitized assets percent of securitized assets					
Net Loss on Securitized Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Auto loans					
Commercial and industrial loans					
All other loans and leases					
Total net losses on securitized assets					
30–89 Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 30–89 days					
90+ Days Past Due Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Total managed loans past due 90+ days					
Total Past Due Managed Assets					
Net Losses on Managed Assets Percent of Type					
1–4 family residential loans					
Home equity lines					
Credit card receivables					
Commercial and industrial loans					
All other loans and leases					
Net Losses on Managed Assets Percent of Total Managed Assets					

Parent Company Income Statement

	Dollar Amount in Thousands	09/30/2022	09/30/2021	12/31/2021	12/31/2020	12/31/2019	Percent Change	
							1-Year	5-Year
Operating Income								
Income from bank subsidiaries		161,453	73,418	73,545	656	110,665	119.91	36761.42
Dividends		161,000	73,000	73,000	0	110,000	120.55	
Interest		112	77	90	201	209	45.45	15.46
Management and service fees		0	0	0	0	0	0	
Other income		341	341	455	455	456	0.00	0.00
Income from nonbank subsidiaries		81	51	68	93	144	58.82	17.39
Dividends		81	51	68	93	144	58.82	17.39
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Income from subsidiary holding companies		0	0	0	0	0	0	
Dividends		0	0	0	0	0	0	
Interest		0	0	0	0	0	0	
Management and service fees		0	0	0	0	0	0	
Other income		0	0	0	0	0	0	
Total income from subsidiaries		161,534	73,469	73,613	749	110,809	119.87	31760.75
Securities gains (losses)		0	0	0	0	29		-100.00
Other operating income		217	0	0	0	0		70.87
Total operating income		161,751	73,469	73,613	749	110,838	120.16	7493.94
Operating Expenses								
Personnel expenses		588	472	633	637	744	24.58	-22.43
Interest expense		3,874	4,066	5,342	1,679	0	-4.72	
Other expenses		4,340	3,277	4,285	6,092	6,005	32.44	5.60
Provision for loan and lease losses		0	0	0	0	0		
Total operating expenses		8,802	7,815	10,260	8,408	6,749	12.63	80.81
Income (loss) before taxes		152,949	65,654	63,353	-7,659	104,089	132.96	
Applicable income taxes (credit)		-1,691	-1,543	-2,026	-1,517	-1,241		
Extraordinary items								
Income before undistributed income of subsidiaries		154,640	67,197	65,379	-6,142	105,330	130.13	
Equity in undistributed income of subsidiaries		-55,623	57,070	88,944	80,996	5,102		
Bank subsidiaries		-55,623	57,070	88,944	80,996	5,102		
Nonbank subsidiaries		0	0	0	0	0		
Subsidiary holding companies		0	0	0	0	0		
Net income (loss)		99,017	124,267	154,323	74,854	110,432	-20.32	36.92
Memoranda								
Bank net income		105,377	130,070	161,944	80,996	115,102	-18.98	42.26
Nonbank net income		81	51	68	93	144	58.82	17.39
Subsidiary holding companies' net income		0	0	0	0	0	0	

Parent Company Balance Sheet

	Dollar Amount in Thousands	09/30/2022	% of Total Assets	09/30/2021	% of Total Assets	12/31/2021	% of Total Assets	12/31/2020	12/31/2019	Percent Change	
										1-Year	5-Year
Assets											
Investment in bank subsidiaries	1,490,626	87.50	1,649,069	90.87	1,696,714	92.31	1,607,122	1,311,045	-9.61	17.39	
Common and preferred stock	1,490,626	87.50	1,649,069	90.87	1,696,714	92.31	1,607,122	1,311,045	-9.61	17.39	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Investment in nonbank subsidiaries	4,108	0.24	4,103	0.23	4,103	0.22	4,102	3,685	0.12	22.96	
Common and preferred stock	4,099	0.24	4,099	0.23	4,099	0.22	4,098	3,679	0.00	22.80	
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	9	0	4	0	4	0	4	6	125.00	200.00	
Investment in subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Common and preferred stock	0	0	0	0	0	0	0	0	0		
Excess cost over fair value	0	0	0	0	0	0	0	0	0		
Loans, advances, notes, and bonds	0	0	0	0	0	0	0	0	0		
Other receivables	0	0	0	0	0	0	0	0	0		
Assets Excluding Investment in Subsidiaries											
Net loans and leases	0	0	0	0	0	0	0	0	0		
Securities	0	0	0	0	0	0	0	0	0	-100.00	
Securities purchased (reverse repos)	0	0	0	0	0	0	0	0	0		
Cash and due from affiliated depository institution	199,285	11.70	152,389	8.40	128,001	6.96	172,142	150,926	30.77	413.12	
Cash and due from unrelated depository institution	0	0	0	0	0	0	0	0	0	-100.00	
Premises, furnishings, fixtures and equipment	1,908	0.11	1,908	0.11	1,908	0.10	1,908	1,908	0.00	0.00	
Intangible assets	4,093	0.24	4,093	0.23	4,093	0.22	4,093	5,708	0.00		
Other assets	3,511	0.21	3,288	0.18	3,194	0.17	3,348	2,194	6.78	90.40	
Balance due from subsidiaries and related institutions	0	0	0	0	0	0	0	0	0		
Total assets	1,703,531	100.00	1,814,850	100.00	1,838,013	100.00	1,792,715	1,475,466	-6.13	29.18	
Liabilities and Capital											
Deposits	0	0	0	0	0	0	0	0	0		
Securities sold (repos)	0	0	0	0	0	0	0	0	0		
Commercial paper	0	0	0	0	0	0	0	0	0		
Other borrowings 1 year or less	0	0	0	0	0	0	0	0	0		
Borrowings with maturity over 1 year	0	0	0	0	0	0	0	0	0		
Subordinated notes and debentures	113,753	6.68	123,486	6.80	123,575	6.72	123,329	0	-7.88		
Other liabilities	743	0.04	607	0.03	1,813	0.10	1,889	381	22.41	-55.46	
Balance due to subsidiaries and related institutions	129,249	7.59	128,989	7.11	129,054	7.02	128,794	121,800	0.20	16.22	
Total liabilities	243,745	14.31	253,082	13.95	254,442	13.84	254,012	122,181	-3.69	115.93	
Equity Capital	1,459,786	85.69	1,561,768	86.05	1,583,571	86.16	1,538,703	1,353,285	-6.53	21.06	
Perpetual preferred stock (income surplus)	0	0	0	0	0	0	0	0	0		
Common stock	1,269	0.07	1,265	0.07	1,266	0.07	1,270	1,069	0.32	23.68	
Common surplus	1,017,189	59.71	1,008,099	55.55	1,010,405	54.97	1,015,502	805,750	0.90	39.69	
Retained earnings	632,476	37.13	604,787	33.32	609,529	33.16	555,480	583,407	4.58	25.92	
Accumulated other comprehensive income	-191,148	-11.22	-52,383	-2.89	-37,629	-2.05	-33,549	-36,941			
Other equity capital components	0	0	0	0	0	0	0	0	0		
Total liabilities and equity capital	1,703,531	100.00	1,814,850	100.00	1,838,013	100.00	1,792,715	1,475,466	-6.13	29.18	
Memoranda											
Loans and advances from bank subsidiaries	0	0	0	0	0	0	0	0	0		
Loans and advances from nonbank subsidiaries	129,249	7.59	128,989	7.11	129,054	7.02	128,794	121,800	0.20	16.22	
Notes payable to subsidiaries that issued TPS	125,260	7.35	125,000	6.89	125,065	6.80	124,805	118,121	0.21	16.12	
Loans and advances from subsidiary holding companies	0	0	0	0	0	0	0	0	0		
Subordinated and long-term debt 1 year or less	0	0	0	0	0	0	0	0	0		
Guaranteed loans to banks, nonbanks, and holding companies	0	0	0	0	0	0	0	0	0		

Parent Company Analysis—Part 1

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
	8.44	11.02	26	10.70	12.52	42	9.95	11.94	34	5.01	7.29	26	8.48	9.68	30
Profitability															
Net income / Average equity capital	9.08	11.60	29	10.78	12.35	42	9.96	11.80	39	5.50	7.45	27	8.70	10.51	31
Bank net income / Average equity investment in banks	2.63	9.71	34	1.66	13.18	26	1.66	13.12	25	2.37	9.75	34	3.99	7.89	41
Nonbank net income / Average equity investment in nonbanks															8.55
Subsidiary HCs net income / Average equity investment in sub HCs															
Bank net income / Parent net income	106.42	98.76	74	104.67	96.45	77	104.94	96.79	72	108.21	88.16	72	104.23	82.22	60
Nonbank net income / Parent net income	0.08	2.50	42	0.04	3.22	35	0.04	3.40	36	0.12	3.59	38	0.13	5.93	32
Subsidiary holding companies' net income / Parent net income															74
Leverage															
Total liabilities / Equity capital	16.70	18.39	61	16.20	16.51	65	16.07	16.81	66	16.51	20.06	62	9.03	20.43	40
Total debt / Equity capital	7.79	12.61	47	7.91	11.37	51	7.80	11.71	51	8.02	14.41	48	0	14.31	13
Total debt + notes payable to subs that issued TPS / Equity capital	16.37	14.76	65	15.91	13.41	69	15.70	13.63	68	16.13	16.67	67	8.73	16.36	46
Total debt + Loans guaranteed for affiliate / Equity capital	7.79	12.68	47	7.91	11.46	50	7.80	11.77	50	8.02	14.68	47	0	14.56	13
Total debt / Equity capital – excess over fair value	7.79	12.75	47	7.91	11.47	51	7.80	11.81	51	8.02	14.52	48	0	14.51	13
Long-term debt / Equity capital	7.79	11.91	48	7.91	10.65	51	7.80	10.95	51	8.02	13.56	48	0	13.04	13
Short-term debt / Equity capital	0	0.48	40	0	0.55	39	0	0.57	38	0	0.77	38	0	1.02	36
Current portion of long-term debt / Equity capital	0	0.09	42	0	0.10	40	0	0.06	41	0	0.06	40	0	0.05	40
Excess cost over fair value / Equity capital	0	0.09	40	0	0.08	40	0	0.05	41	0	0.08	39	0	0.12	38
Long-term debt / Consolidated long-term debt	37.62	39.59	46	39.62	40.69	41	39.82	39.86	43	40.52	34.67	54	0	28.44	13
Double Leverage															
Equity investment in subs / Equity capital	102.39	104.01	48	105.85	103.15	71	107.40	103.22	77	104.71	102.81	65	97.15	103.22	16
Total investment in subs / Equity capital	102.39	109.29	38	105.85	108.29	57	107.40	108.40	66	104.71	110.16	50	97.15	111.07	8
Equity investment in subs / Equity cap, Qual TPS + other PS in T1															
Total investment in subs / Equity cap, Qual TPS + other PS in T1															
Double Leverage Payback															
Equity investment in subs – equity cap / Net income (X)	0.26	0.39	53	0.55	0.27	75	0.76	0.29	78	0.97	0.47	73	-0.35	0.36	14
Equity investment in subs – equity cap / Net income-div (X)	1.14	1.15	57	1.39	0.85	80	2.17	1.05	86		1.82				1.22
Coverage Analysis															
Operating income-tax + noncash / Operating expenses + dividends	192.57	130.36	78	90.62	152.56	26	68.43	152.85	14	2.23	136.59	1	135.16	177.68	37
Cash from ops + noncash items + op expense / Op expense + dividend	1.48	118.32	16	1.20	155.61	3	2.71	154.48	3	7.11	147.24	2	1.32	190.27	4
Adjusted cash flow / Operating expenses + repaid long-term debt + dividends	174.98	105.80	83	76.14	94.59	30	60.07	98.54	19	120.89	134.08	56	94.46	116.34	21
Pretax operating income + interest expense / Interest expense	4,048.09	1,565.66	86	1,714.71	1,645.53	64	1,285.94	1,835.33	50	-356.16	2,016.32	0		1,968.54	
Pretax op inc + interest expense + trust pref / Interest expense + trust pref	2,360.22	1,454.22	79	1,199.92	1,896.20	51	904.99	1,770.77	36	-55.26	1,539.23	1	2,253.71	1,632.83	74
Dividends + interest from subsidiaries / Interest expense + dividends	201.63	150.57	75	92.54	174.48	25	69.27	174.12	14	0.31	150.43	2	144.87	210.80	32
Fees + other income from subsidiaries / Salary + other expenses	6.92	10.18	72	9.10	12.03	69	9.25	11.92	69	6.76	13.95	65	6.76	16.52	63
Net income / Current part of long-term debt + preferred dividends (X)		26.99			40.79			47.61			35.64				57.11
Other Ratios															
Net assets that reprice within 1 year / Total assets	0	3.60	23	0	3.29	25	0	3.44	25	0	3.85	24	0	2.64	28
Past Due and Nonaccrual as a Percent of Loans and Leases															
90+ days past due		0.30			0.60			0.17			0.10				0.04
Nonaccrual		0.65			1.04			0.92			1.03				0.54
Total		0.95			1.64			1.09			1.13				0.58
Guaranteed Loans as a Percent of Equity Capital															
To bank subsidiaries	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
To nonbank subsidiaries	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
To subsidiary holding companies	0	0	49	0	0	49	0	0	49	0	0	49	0	0	49
Total	0	0.01	47	0	0.03	46	0	0.02	46	0	0.05	46	0	0.10	46
As a Percent of Consolidated Holding Company Assets															
Nonbank assets of nonbank subsidiaries	0	1.77	16	0	1.76	15	0	1.76	16	0	2.66	14	0	5.62	12
Combined thrift assets (reported only by bank holding companies)	0	0	50	0	0	50	0	0	50	0	0	49	0	0	50
Combined foreign nonbank subsidiary assets	0	0.06	40	0	0.07	40	0	0.06	40	0	0.08	38	0	0.19	36

Parent Company Analysis—Part 2

	09/30/2022			09/30/2021			12/31/2021			12/31/2020			12/31/2019		
	BHC	Peer # 1	Pct												
Payout Ratios — Parent															
Dividends declared / Income before undistributed income.....	49.19	70.90	33	111.55	69.90	83	153.37	66.37	91		81.10		72.32	57.84	69
Dividends declared / Net income	76.83	31.93	95	60.32	27.22	95	64.98	28.27	96	124.42	42.29	95	68.98	33.08	94
Net income – dividends / Average equity.....	1.96	7.51	4	4.25	9.25	9	3.49	8.62	6	-1.22	4.14	10	2.63	6.46	11
Percent of Dividends Paid															
Dividends from bank subsidiaries	211.65	133.26	77	97.39	160.45	32	72.80	155.92	21	0	132.17	7	144.41	178.13	42
Dividends from nonbank subsidiaries	0.11	2.76	60	0.07	6.19	50	0.07	4.90	52	0.10	3.41	55	0.19	7.53	47
Dividends from subsidiary holding companies.....	0	4.73	45	0	6.32	45	0	5.91	45	0	4.85	44	0	21.40	42
Dividends from all subsidiaries	211.75	183.35	71	97.45	213.42	22	72.87	203.53	13	0.10	174.85	5	144.60	260.40	29
Payout Ratios — Subsidiaries:															
Percent of Bank Net Income															
Dividends from bank subsidiaries	152.78	43.79	96	56.12	43.30	60	45.08	45.96	45	0	60.28	4	95.57	66.55	81
Interest income from bank subsidiaries.....	0.11	0.21	73	0.06	0.11	74	0.06	0.11	74	0.25	0.36	67	0.18	0.54	66
Management and service fees from bank subsidiaries	0	0.95	38	0	0.87	38	0	0.88	38	0	1.47	37	0	1.55	36
Other income from bank subsidiaries.....	0.32	0	94	0.26	0	94	0.28	0	95	0.56	0	95	0.40	0	96
Operating income from bank subsidiaries	153.21	52.71	94	56.44	48.70	59	45.41	51.33	43	0.81	62.88	6	96.15	69.36	74
Percent of Nonbank Net Income															
Dividends from nonbank subsidiaries	100	47.96	75	100	66.90	69	100	62.63	72	100	56.39	72	100	82.95	65
Interest income from nonbank subsidiaries.....	0	3.25	35	0	2.38	31	0	2.44	31	0	7.38	32	0	20.25	26
Management and service fees from nonbank subsidiaries	0	0.51	41	0	0.66	39	0	0.37	40	0	0.86	39	0	1.92	38
Other income from nonbank subsidiaries.....	0	0.12	46	0	0.11	44	0	0.07	45	0	0.16	46	0	1.06	43
Operating income from nonbank subsidiaries	100	64.26	68	100	94.31	65	100	87.22	66	100	79.84	64	100	150.41	51
Percent of Subsidiary Holding Companies' Net Income															
Dividends from subsidiary holding companies.....		72.55			36.58			38.10			43.51				61.23
Interest income from subsidiary holding companies		15.40			5.06			5.26			8.40				6.54
Management and service fees from subsidiary holding companies.....		0.27			0.75			0.73			0.44				0.36
Other income from subsidiary holding companies.....		-3			-0.41			-0.40			0.01				0.29
Operating income from subsidiary holding companies.....		85.23			47.30			58.37			55.20				76.49
Dependence on Subsidiaries:															
Percent of Total Operating Income															
Dividends from bank subsidiaries	99.54	67.73	71	99.36	72.55	75	99.17	74.16	73	0	69.76	8	99.24	67.32	77
Interest income from bank subsidiaries.....	0.07	0.98	59	0.10	0.27	69	0.12	0.23	69	26.84	0.63	97	0.19	0.80	60
Management and service fees from bank subsidiaries	0	1.25	38	0	1.64	37	0	1.44	37	0	1.87	37	0	1.81	36
Other income from bank subsidiaries.....	0.21	0.03	92	0.46	0.03	91	0.62	0.02	93	60.75	0.04	99	0.41	0.03	92
Operating income from bank subsidiaries	99.82	81.70	64	99.93	82.68	81	99.91	83.13	78	87.58	82.20	28	99.84	78.80	83
Dividends from nonbank subsidiaries	0.05	2.90	53	0.07	3.56	52	0.09	3.07	53	12.42	1.95	91	0.13	2.65	50
Interest income from nonbank subsidiaries.....	0	0.28	38	0	0.20	36	0	0.18	36	0	0.73	36	0	1.19	30
Management and service fees from nonbank subsidiaries	0	0.01	43	0	0.02	42	0	0.01	42	0	0.02	42	0	0.06	41
Other income from nonbank subsidiaries.....	0	0	47	0	0.01	45	0	0.01	45	0	0.01	46	0	0.04	44
Operating income from nonbank subsidiaries	0.05	4.41	44	0.07	5.69	41	0.09	4.67	44	12.42	4.70	85	0.13	7.29	36
Dividends from subsidiary holding companies.....	0	2.46	45	0	2.13	45	0	2.10	45	0	2.53	44	0	4.52	43
Interest income from subsidiary holding companies	0	0.01	46	0	0.01	45	0	0.01	45	0	0.11	44	0	0.20	44
Management and service fees from subsidiary holding companies.....	0	0	49	0	0	49	0	0	48	0	0	49	0	0	49
Other income from subsidiary holding companies.....	0	0	50	0	0	50	0	0	50	0	0	49	0	0	48
Operating income from subsidiary holding companies.....	0	3.74	44	0	3.40	44	0	3.91	43	0	4.56	42	0	6.08	40
Loans and advances from subsidiaries / Short term debt.....		284.57			152.66			158.10			135.13				83.37
Loans and advances from subsidiaries / Total debt	113.62	27.96	89	104.46	28.03	90	104.43	26.38	90	104.43	27.08	91			28.33